
State:	District of Columbia	Filing Company:	Erie Insurance Exchange
TOI/Sub-TOI:	20.0 Commercial Auto/20.0002 Garage		
Product Name:	CA 4-1-17 Rate Rule and Form Revision		
Project Name/Number:	CA 4-1-17 Rate Rule and Form Revision/DCA3.1-3745		

Filing at a Glance

Company:	Erie Insurance Exchange
Product Name:	CA 4-1-17 Rate Rule and Form Revision
State:	District of Columbia
TOI:	20.0 Commercial Auto
Sub-TOI:	20.0002 Garage
Filing Type:	Rate/Rule
Date Submitted:	11/07/2016
SERFF Tr Num:	ERGP-130797554
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	DCA3.1-3745
Effective Date	04/01/2017
Requested (New):	
Effective Date	04/01/2017
Requested (Renewal):	
Author(s):	James Hellman
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

State: District of Columbia **Filing Company:** Erie Insurance Exchange
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General Information

Project Name: CA 4-1-17 Rate Rule and Form Revision

Project Number: DCA3.1-3745

Reference Organization:

Reference Title:

Filing Status Changed: 11/07/2016

State Status Changed:

Created By: James Hellman

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: James Hellman

Filing Description:

November 4, 2016

Mr. Stephen C. Taylor
Insurance Commissioner
Department of Insurance, Securities and Banking
Insurance Products Division
810 First Street, N.E. Suite 701
Washington, DC 20002

SUBJECT: Commercial Auto Rate and Rule Revisions

NAIC:#26271

Our File Number: DCA3.1-3745

Dear Mr. Taylor:

Please approve the filing of our revised Commercial/Garage Auto Rates, Rules and Home Office pages for our use with all policies effective on and after April 1, 2017.

Proposed Rules and Forms Changes:

- Under Commercial Auto RULE 55 – OPTIONAL GARAGE COVERAGES, three revisions have been made. They include:
 - 1.Broad Form Products Coverage is now available for all Garage/Auto Exposures – Franchised Dealers, Non-Franchised Dealers, and Service Operations. Previously, this coverage was not available to Non-Franchised Dealers.
 - 2.Dealer's Repair Cost Coverage, previously available to Franchised Dealer's only, can now be purchased as an optional coverage by all Garage/Auto Dealers.
 - 3.False Pretense Coverage has been broadened. We previously provided \$25,000 for this coverage at no cost when Comprehensive Coverage is purchased for Garage's Autos on the policy. We are now increasing this limit to \$100,000 – still at no charge. Higher limits of \$125,000 and \$150,000 will also be available. The new base limit of \$100,000 will be shown by endorsement, and higher limits (if selected) will be reflected in the Declarations of the policy.
- Attached is an amended copy of Garage/Auto Policy Change endorsement AGDA01 (Ed. 4/17). This endorsement replaces the 11/14 edition of this form. We have made just one revision. Under AUTO PHYSICAL DAMAGE COVERAGES, LIMIT OF

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PROTECTION, under the heading "FOR LOSS BY FALSE PRETENSE", we have raised the amount payable from \$25,000 to \$100,000 as indicated in item 3. above. No other changes have been made to this form.

We trust this filing meets with your approval. If you have any questions regarding these changes, please contact me at 1-800-458-0811, ext. 2566 or by email at james.hellman@erieinsurance.com.

Sincerely,
ERIE INSURANCE EXCHANGE
ERIE INDEMNITY COMPANY
Attorney-in-Fact

James Hellman
Commercial Product Development Technician
Commercial Lines Product Services Department

Company and Contact

Filing Contact Information

Sam Mancini, Specialist III samuel.mancini@erieinsurance.com
100 Erie Insurance Place 800-458-0811 [Phone] 2566 [Ext]
Erie, PA 16530

Filing Company Information

Erie Insurance Exchange	CoCode: 26271	State of Domicile:
100 Erie Insurance Place	Group Code: 213	Pennsylvania
Erie, PA 16530	Group Name:	Company Type:
(814) 458-0811 ext. [Phone]	FEIN Number: 25-6038677	Property/Casualty
		State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		POLICY CHANGE ENDORSEMENT - DISTRICT OF COLUMBIA	AGDA01 (Ed. 4/17) UF-4100	4/17	END	Replaced	Previous Filing Number:			41000417.pdf
							Replaced Form Number:	AGDA01 (Ed. 11/14) UF-4100		

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

POLICY CHANGE ENDORSEMENT - DISTRICT OF COLUMBIA

DEFINITIONS

"**anyone we protect**" -- *Item 1. is deleted and replaced by the following:*

1. **you** and **your** spouse if a resident of **your** household.

The following definition is added:

"**fungi**" means any type or form of fungus, including, but not limited to, molds, mildews, smuts, mushrooms, yeasts and any mycotoxins, spores, scents, vapors, gases or byproducts produced, arising out of or released by any type or form of fungus.

The following definition of "individual" is added, and is considered to be in bold type wherever it appears in the policy:

"**individual**" means a natural person.

The following definition of "motor vehicle" is added:

"**motor vehicle**" means any vehicle which is self-propelled and is required to be registered under the laws of the state in which **you** reside at the time this policy is issued. **Motor Vehicle** does not include a vehicle:

1. propelled solely by human power; or
2. propelled by electric power obtained from overhead wires; or
3. operated on rails or crawler treads; or
4. located for use as a residence premises; or
5. which is a lawn and garden tractor or mower or similar vehicle.

"**personal injury**" -- *Item 1. is deleted and replaced by the following:*

1. bodily injury - meaning physical harm, sickness, disease or resultant death to a person from any of these;

The definition of "premises" is deleted and replaced by the following:

"**premises**" means each location, including that portion of adjoining roads and driveways, where **you** conduct **your** garage operations. It does not include that part of the location occupied by someone else's business.

The following definition of "resident" is added, and is considered to be in bold type wherever it appears in the policy:

"**resident**" means a person who physically lives with **you** in **your** household. **Your** unmarried, unemancipated children under age 24 attending school full-time, living away from home will be considered **residents** of **your** household.

TVs and VCRs are added to the definition of "**sound equipment**."

Under ADDITIONAL ERIE INSURANCE EXCHANGE DEFINITIONS, the definition of "you", "your" or "Named Insured" is deleted and replaced by the following:

"**you**", "**your**" or "**Named Insured**" means the **Subscriber** named in Item 1. on the **Declarations** and others named in Item 1. on the **Declarations**. Except under the GENERAL POLICY CONDITIONS Section, these words include the spouse of an **individual(s)** named in Item 1. on the **Declarations**, provided the spouse is a resident of the same household.

WHEN AND WHERE THIS POLICY APPLIES

The last sentence of the first paragraph of this section is deleted and replaced by the following:

Unless otherwise specified on the **Declarations**, the policy period begins and ends at 12:01 A.M. Standard Time at the stated address of the **Named Insured**.

AUTOS WE INSURE

The following sentence is added to Item 1.a., Temporary Substitute Autos:

Should a loss occur involving a **temporary substitute auto**, the **temporary substitute auto** will have the same coverages **you** have purchased on the **owned auto** it is temporarily replacing.

The following sentence is added to Item 1.b., Newly Acquired Autos:

Should a loss occur involving a **newly acquired auto** prior to **you** notifying **us**, the **newly acquired auto** will have the broadest coverage **you** have purchased for any one **auto** listed on the **Declarations**.

FOR AUTO PHYSICAL DAMAGE COVERAGES

The number of days in Item e. is changed from 30 days to 45 days.

The following sentence has been added to this section:

"**OWNED AUTOS**" does not include customer's autos which are in **your** care, custody or control.

LIABILITY PROTECTION

The following paragraph is added at the beginning of this section:

We may investigate or settle any claim or **suit** for damages against **anyone we protect**, at **our** expense. If **anyone we protect** is sued for damages covered by this policy, **we** will defend with a lawyer **we** choose, even if the allegations are not true. **Our** obligation to pay any claim or judgment or defend any **suit** ends when **we** have used up **our** limit of protection by paying judgments or settlements.

OUR PROMISE - AUTOS, PREMISES - OPERATIONS, PRODUCTS - COMPLETED OPERATIONS

Personal Injury Liability

Property Damage Liability

The following sentence is added to this section:

Coverage for punitive or exemplary damages is excluded to the extent that is prohibited by law.

Advertising Injury Liability

The following sentence is added to this section:

Coverage for punitive or exemplary damages is excluded to the extent that is prohibited by law.

OUR PROMISE - DAMAGE TO CUSTOMERS' AUTOS & PROPERTY

The following sentence is added to this section:

Coverage for punitive or exemplary damages is excluded to the extent that is prohibited by law.

OUR PROMISE - TENANT'S LEGAL LIABILITY

Property Damage Liability

The following sentence is added to this section:

Coverage for punitive or exemplary damages is excluded to the extent that is prohibited by law.

OUR PROMISE - TRUTH IN LENDING AND LEASING, ODOMETER, AUTO DAMAGE DISCLOSURE AND COMPETITIVE AUTO PARTS LAWS & FEDERAL USED CAR "BUYERS GUIDE" REGULATION

This coverage section is deleted and replaced by the following:

We will pay all sums **anyone we protect** legally must pay as damages because of an unintentional error or omission in failing to comply with:

1. Subchapter I – Cost Disclosure-Consumer Credit Protection Act (15 U.S.C. 1601 et seq.); or
2. Subchapter III - Fair Credit Reporting (U.S.C. 1681 et seq.); or
3. Odometers - Motor Vehicle Information and Cost Savings Act, Title 49, Chapter 327 (49 U.S.C. 32701 through 32711, as amended, formerly at U.S.C. 1981, *et seq.*); or
4. Federal Regulation 455-Used Car “Buyer’s Guide”; or
5. any state or local law or regulation similar to those above.

For this coverage, **we** have the right and duty to defend **anyone we protect** against a suit asking for damages under the statutes identified in this coverage section. However, **we** have no duty to defend **anyone we protect** against a suit seeking damages to which this insurance does not apply. **We** may investigate and settle any claim or suit as **we** consider appropriate. **Our** duty to defend or settle ends when the Limits of Protection for this coverage have been exhausted by payment of judgments or settlements. **We** will pay all expenses that **we** incur in the defense of **anyone we protect** under this coverage.

ADDITIONAL PAYMENTS

The last sentence in Item 5. is deleted and replaced by the following:

This includes up to \$500 a day for actual loss of earnings.

Item 6.b. is deleted and replaced by the following:

- b. bail bond (with a premium of \$3000 or less) required due to an **accident** or related traffic violation involving an **auto we insure**;

PERSONS WE PROTECT

Item 3. is deleted and replaced by the following:

3. **Your** partners and members and their spouses, employees, directors or shareholders while acting within the scope of their duties as employees, directors or shareholders.

LIMITATIONS ON OUR DUTY TO PAY

What We Do Not Cover - Exclusions

FOR ALL LIABILITY COVERAGES

We do not cover:

The following exclusions are added:

3. damages due to any service of a professional nature, including but not limited to:
 - a. the servicing, installation or maintenance of computer software or hardware; and

- b. the selling, designing, licensing, consulting, franchising, furnishing or creation of computer software or hardware, including electronic data processing programs, designs, specifications, manuals or instructions.
- 4. bodily injury or property damage arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of or presence of any **fungi**, wet or dry rot, or bacteria.
- 5. **personal injury or property damage** arising directly or indirectly out of any action or omission that violates or is alleged to violate:
 - a. the Telephone Consumer Protection Act (TCPA), including any amendment or addition to such law;
 - b. the CAN-SPAM Act of 2003, including any amendment of or addition to such law; or
 - c. any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of material or information.

FOR TRUTH IN LENDING AND LEASING, ODOMETER, AUTO DAMAGE DISCLOSURE AND COMPETITIVE AUTO PARTS LAWS AND FEDERAL USED CAR "BUYER'S GUIDE" REGULATION

The following exclusion is added:

- 5. liability incurred under the Magnuson Moss Warranty – Federal Trade Commission Improvements Act, 15 U.S.C. §§ 2301-2312, or any other similar consumer protection cause of action.

LIMITS OF PROTECTION

The third paragraph is deleted and replaced by the following:

If an **individual's** damages derive from, arise out of, or otherwise result from bodily injury to another person injured in the accident or the death of another person killed in the accident, **we** will pay only for such damages within the per PERSON limit available to the person injured or killed in the accident.

FOR DAMAGE TO CUSTOMERS' AUTOS AND PROPERTY

The third paragraph is deleted for garages other than "Auto Dealers".

FOR TRUTH IN LENDING AND LEASING, ODOMETER, AUTO DAMAGE DISCLOSURE AND COMPETITIVE AUTO PARTS LAWS AND FEDERAL USED CAR "BUYER'S GUIDE" REGULATION

The following paragraph is deleted and replaced by:

We will pay no more than \$30,000 per **suit** or \$360,000 per annual aggregate for all damages that may result from violations of truth in lending, truth in leasing, fair credit reporting, odometer, auto damage disclosure and competitive auto parts laws or used auto "Buyers Guide" regulations.

EXTRA PROTECTION WHEN TEMPORARILY OUT OF STATE

This section is deleted and replaced by the following:

Anyone we protect may become subject to the financial responsibility law, compulsory insurance law, or similar law of another state or Canada. This can happen because of the ownership, maintenance or use of an **auto we insure** when **anyone we protect** travels in other states. If, under the provisions of the Motor Vehicle Financial Responsibility Law, or the Motor Vehicle Compulsory Insurance Law, or any other similar law of any state or province, a nonresident is required to maintain insurance with respect to the operations or use of a **motor vehicle** in such state or province and such insurance requirements are greater than the insurance provided by this policy, the limits of **our** liability shall be as set forth in such law, in lieu of the insurance otherwise provided by the policy, but only to the extent required by such law and only with respect to the operation or use of a **motor vehicle** in such state or province; provided that the insurance under this provision shall be reduced to the extent that there is other valid and collectible insurance under this or any other motor vehicle insurance policy. In no event shall any person be entitled to receive duplicate payments for the same elements of loss. For this section, state includes the District of Columbia, a territory or possession of the United States of America, Puerto Rico or a province of Canada.

AUTO PHYSICAL DAMAGE COVERAGES

OUR PROMISE - DAMAGE TO GARAGE'S AUTOS

Comprehensive Coverage

The following paragraph is added:

We will not subtract the deductible for damage to any new **owned auto** that has not been previously titled, if it is completely repaired by using a paintless dent repair method.

ADDITIONAL PAYMENTS

FOR GARAGES OTHER THAN "AUTO DEALERS"

The last sentence in Item 2. is deleted and replaced by the following:

whichever comes first. This payment will not exceed \$20 a day nor total more than \$900 per loss unless a higher limit is purchased. (No waiting period applies.)

The following is added to this section:

5. up to \$75 for the cost incurred for locksmith services if keys are accidentally locked in an **auto we insure**.
6. **we** will pay expenses for which **anyone we protect** becomes legally responsible for loss of use of a vehicle rented or hired without a driver, under written rental contract or agreement. **We** will pay for loss of use expenses if caused by:
 - (1) Other than collision only if the Declarations indicate that Comprehensive Coverage is provided for any **auto we insure**;
 - (2) Specified Causes of Loss only if the Declarations indicate that Specified Causes of Loss Coverage is provided for **auto we insure**; or
 - (3) Collision only if the Declarations indicate that Collision Coverage is provided for any **auto we insure**.

However, the most **we** will pay for any expenses for loss of use is \$200 per day, to a maximum of \$2000.

FOR "AUTO DEALERS" ONLY

If Comprehensive coverage and/or Collision coverage is purchased, **we** will pay, in addition to the **loss** to the **auto we insure**:

1. **loss** to watercraft less than 51 feet in overall length.

LIMITATIONS ON OUR DUTY TO PAY

What We Do Not Cover - Exclusions

We will not pay for **loss**:

Exclusion #3 is deleted and replaced by the following:

3. to **sound equipment** unless permanently installed. If such installation is not where an **auto** maker normally installs **sound equipment**, a limit of \$1000 applies. Coverage does apply for up to ten tapes or compact discs per **loss**. Coverage for the theft of tapes or compact discs will be provided only if the **sound equipment** is stolen or the entire **auto** is stolen.

Exclusion 4. is deleted and replaced by:

6. to any electronic equipment that receives or transmits audio, visual or data signals and that is not designed solely for the reproduction of sound unless this equipment is permanently installed in an **auto we insure** at the time of the loss and such equipment is designed to be solely operated by use of the power from the auto's electrical system, in or upon an **auto we insure**. If coverage applies, **we** will pay no more than \$1000 for

loss to covered electronic equipment.

The following exclusions are added:

13. regardless of any other cause or event that contributes concurrently or in any sequence to the **loss** or damage, to electronic data processing equipment, computer networks, computer hardware (including microprocessors either as part of a computer system or operating outside of a system), computer programs, software, media or data, caused by the inability to correctly process, recognize, distinguish, interpret or accept any date or time. **We** will not pay for any repair, restoration, replacement or modification to correct any deficiencies or change any feature or functions.

We will not pay for **loss** or damage regardless of when the electronic data processing equipment, computer hardware, computer programs, software, media or data were purchased, obtained or installed.

14. resulting directly or indirectly from **fungi**, wet or dry rot, or bacteria, meaning the presence, growth, proliferation, spread or any activity of **fungi**, wet or dry rot, or bacteria, even if other events or happenings contributed concurrently or in any sequence to the loss.
15. due to diminution in value. Diminution in value means any actual or perceived loss in market or resale value that results from a direct or accidental loss. Diminution in value includes any actual or perceived loss or reduction in market or resale value after an **auto we insure** has been damaged and has been repaired.

LIMIT OF PROTECTION

FOR GARAGE OWNED AUTOS

Item 3 is added to the first paragraph as follows:

3. the Limit of Protection shown on the **Declarations**.

The second sentence in the last paragraph is revised as follows:

Equipment means that which is usual or incidental to the use of the **auto** as a vehicle and includes the following customized or individually adapted items when built or fit in or upon pickups or vans: furnishings, carpeting, insulation, wall

coverings, interior wall decorations, beverage bars, additional air conditioning units, sink and ice box consoles; as well as murals, decals and graphics.

FOR "AUTO DEALER'S" OWNED AUTOS ONLY

The first paragraph is deleted and replaced by the following:

We will pay up to the limit of protection shown on the **Declarations** for each **named location**. **We** will only pay a percentage of the **loss**, which will be determined by dividing

the limit of protection shown on the **Declarations** for that location by the total value of all **owned autos** at that location at the time of the **loss**, if:

1. the **loss** exceeds 50% of this limit of protection, and
2. this limit of protection is not at least 80% of the total value of all **owned autos** at that location at the time of the **loss**.

FOR LOSS BY FALSE PRETENSE

The first paragraph is deleted and replaced by the following:

We will deduct the Actual Cash Value of property or any money **you** have received toward payment for the **auto** from the amount of **your loss**. For all **losses** caused by any one person in one policy period, **we** will pay no more than \$100,000 or the limit of protection shown on the **Declarations** for False Pretense.

PAYMENT OF LOSS

The last paragraph of this condition is deleted and replaced by the following:

You must assign or transfer to **us** the Certificate of Title for the **auto** sustaining the loss before **we** will make a payment for all or part of the actual cash value for a total loss to an **auto we insure**. A total loss will be determined in compliance with the laws of the state in which **you** reside at the time the policy is issued. This paragraph is not applicable if **you** choose to retain ownership of the salvage vehicle as part of the total loss settlement.

RIGHTS AND DUTIES - GENERAL POLICY CONDITIONS

WHAT TO DO IN THE EVENT OF AN ACCIDENT, LOSS OR CLAIM

Item f. is deleted and replaced by the following:

- f. protect **autos we insure** and **premises** from further damage. **We** will pay for reasonable costs to do so. **We** will not pay for **loss** due to **your** failure to protect an **auto we insure** or **premises** from further damage after a **loss**.

RIGHTS AND DUTIES - GENERAL POLICY CONDITIONS

Condition 17., WHAT TO DO IN THE EVENT OF AN ACCIDENT, LOSS OR CLAIM, is revised as follows:

- c. give **us**;
 - 2) separate, signed, written and/or oral statements containing all the facts about the claim;
- d. At **our** request, separately;
 - 2) submit to examinations and statements under oath and sign transcripts of same;

OTHER PROVISIONS

All other provisions of these policies apply.

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Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	01/01/2013
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Erie Insurance Exchange	-0.900%	0.000%	\$0	307	\$1,373,000	0.000%	0.000%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rate Pages		Replacement		DC Cauto Rate Pages Eff 2017-4-01.pdf
2		Rule Pages		Replacement		dccarl22 4-1-17.pdf
3		Home Office Pages		Replacement		DC Cauto Home Office Pages Eff 2017-4-01.pdf

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TRUCK, TRACTOR, TRAILER RATES

ORDER OF CALCULATION - TRUCK, TRACTOR, TRAILER

Use only those steps which are applicable. **Round after each step.**

BI, PD & CSL Calculation - TTT

1. Base Rate from Base Rates - BI, PD, CSL & PIP - TTT.
2. Multiply by appropriate factor from Increased Limit Factors – BI, PD & CSL - TTT.
3. Multiply by Liability Class Factor from Class Factors – TTT.
4. Multiply by Tier Rating Factor from Tier Rating Factor.
5. Multiply by Rate Modification Factor.

PIP Calculations – TTT

Med Exp Calculation - TTT

1. Rate per Limit from Base Rates - BI, PD, CSL & PIP - TTT.
2. Multiply by PIP Class Factor from Class Factors – TTT.
3. Multiply by Tier Rating Factor from Tier Rating Factor.
4. Multiply by Rate Modification Factor.

Work Loss Calculation - TTT

1. Rate per Limit from Base Rates - BI, PD, CSL & PIP - TTT.
2. Multiply by PIP Class Factor from Class Factors – TTT.
3. Multiply by Tier Rating Factor from Tier Rating Factor.
4. Multiply by Rate Modification Factor.

Funeral Benefit Calculation - TTT

1. Base Rate from Base Rates - BI, PD, CSL & PIP - TTT.
2. Multiply by PIP Class Factor from Class Factors – TTT.
3. Multiply by Tier Rating Factor from Tier Rating Factor.
4. Multiply by Rate Modification Factor.

UM/UIM Calculation - TTT

1. Rate per Limit from UM/UIM Rates – TTT.

(\$200 deductible applies to UM/UIM PD losses.)

Phy Dam Coverages Calculation - TTT

1. Base Rate from Base Rates – Phy Dam - TTT.
2. Multiply by appropriate factor from Age/Symbol Factors - Age Groups 1-3 - TTT or Age/Symbol Factors - Age Groups 4-6 - TTT.
3. Multiply by Phy Dam Class Factor from Class Factors – TTT.
4. Multiply by appropriate factor from Deductible Factors - TTT.
5. Multiply by Tier Rating Factor from Tier Rating Factor.
6. Multiply by Rate Modification Factor.

Road Service Calculation - TTT

(Light trucks--up to 10,000 lbs GVW)

1. Rate per Truck from Road Service Rates - TTT.

Transportation Expense - TTT

1. Rate per Limit from Transportation Expense Rates - TTT.

Coverage for Transportation of Pollutants - TTT

1. Rate per Vehicle from Coverage for Transportation of Pollutants (ACAB01) - TTT.

RULE 60 RATES AND FACTORS - TRUCK, TRACTOR, TRAILER**Base Rates - BI, PD, CSL & PIP - TTT**

Base Rates – BI, PD, CSL & PIP – TTT							
\$25/50 BI	\$25M PD	\$60M CSL	\$50M Med Exp	\$100M Med Exp	\$12M Work Loss	\$24M Work Loss	\$4M Funeral Benefit
414	335	814	39	42	17	35	3

Base Rates – Phy Dam - TTT

Base Rates – Phy Dam – TTT				
Fire	Fire & Theft	Fire & Theft & CAC	\$100 Ded Comp	\$250 Ded Coll
8	16	24	91	209

UM/UIM Rates – TTT

All vehicles (Including Non-Owned) Per Vehicle or Tag

UM/UIM Rates - TTT								
Limit	UM BI	UIM BI	Limit	UM PD	UIM PD	Limit	UM CSL	UIM CSL
\$25/50	26	34	\$10,000	7	2	\$60M	35	41
50/100	40	43	25,000	10	2	100M	53	54
100/100	42	45	50,000	13	4	300M	64	92
100/300	45	57	100,000	14	4	500M	73	133
300/300	49	74	200,000	15	6	750M	80	161
250/500	50	94	250,000	17	6	1,000M	85	189
300/500	54	99	300,000	18	8			
500/500	57	111	500,000	20	8			
500/1,000	62	147	1,000,000	21	10			
1,000/1,000	69	162						

Road Service Rates - TTT

Road Service Rates - TTT	
Class of Light Truck	Rate Per Truck
6 & 8	8
All Other	12
Road Service will not be sold without Comp coverage.	

Transportation Expense Rates - TTT

Transportation Expense Rates - TTT		
Limit per day/Limit per disablement	COMP	COLL
\$20/900	-	15
25/1,125	5	18
30/1,350	8	21
35/1,575	10	26
40/1,800	12	28
45/2,025	15	32
50/2,250	17	35
75/3,375	28	49
100/4,500	40	66

Coverage for Transportation of Pollutants (ACAB01) - TTT

Coverage for Transportation of Pollutants - TTT	
Rate per vehicle	Maximum Premium per Policy
\$100	\$500

Increased Limit Factors – BI, PD & CSL - TTT

Increased Limit Factors – BI, PD, & CSL – TTT					
BI		PD *		CSL	
Limit	Factor	Limit	Factor	Limit	Factor
\$25/50	1.00	\$10M	0.96	\$60M	1.00
50/100	1.14	25M	1.00	100M	1.11
100/100	1.20	50M	1.04	300M	1.32
100/300	1.35	100M	1.10	500M	1.39
300/300	1.50	200M	1.18	750M	1.45
250/500	1.61	250M	1.20	1,000M	1.51
300/500	1.64	300M	1.21		
500/500	1.73	500M	1.24		
500/1,000	1.90	1,000M	1.31		
1,000/1,000	2.00				
Note: * Property Damage Financial Responsibility limit is \$10,000.					

Class Factors – TTT**Class Factors - Light & Dump Truck (Up to 10,000 lbs GVW)**

Class Factors – Light & Dump Truck (Up to 10,000 lbs GVW)								
Business Use Class	LIABILITY		PIP ¹		OTHER THAN COLL		COLL *	
	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long
Truckers	1.34	-	1.00	-	0.97	-	1.01	-
Class 3	1.71	2.04	1.00	1.00	1.10	1.34	1.11	1.35
Class 4	1.35	1.61	1.00	1.00	0.98	1.19	1.15	1.40
Class 5	1.30	1.55	1.00	1.00	1.03	1.26	1.08	1.32
Class 6	1.00	1.10	1.00	1.00	1.00	1.05	1.00	1.05
Class 7	1.30	1.55	1.00	1.00	1.01	1.23	1.15	1.40
Class 8	1.00	1.10	1.00	1.00	1.00	1.05	1.00	1.05
Class 9	0.50	0.60	1.00	1.00	0.55	0.60	0.51	0.56
Farm	0.50	0.60	1.00	1.00	0.50	0.55	0.49	0.54

*For Dump (other than gravity-fed) and Mix-in-Transit Trucks, add .50 factor points to the Collision class factor.

¹ Personal Injury Protection applies to Medical Expenses, Work Loss and Funeral Benefits.

Class Factors - Medium & Dump Truck (10,001 - 21,000 lbs GVW)

Class Factors – Medium & Dump Truck (10,001 – 21,000 lbs GVW)								
Business Use Class	LIABILITY		PIP ¹		OTHER THAN COLL		COLL *	
	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long
Truckers	2.42	-	1.00	-	1.64	-	1.71	-
Class 3	1.77	2.10	1.00	1.00	0.91	1.15	0.92	1.16
Class 4	1.41	1.67	1.00	1.00	0.81	1.02	0.95	1.20
Class 5	1.35	1.60	1.00	1.00	0.85	1.08	0.89	1.13
Class 7	1.35	1.60	1.00	1.00	0.83	1.05	0.95	1.20
Class 8	1.05	1.20	1.00	1.00	0.85	1.00	0.85	1.00
Class 9	0.55	0.70	1.00	1.00	0.38	0.55	0.35	0.51
Farm	0.55	0.70	1.00	1.00	0.35	0.50	0.34	0.49

*For Dump (other than gravity-fed) and Mix-in-Transit Trucks, add .50 factor points to the Collision class factor.

¹ Personal Injury Protection applies to Medical Expenses, Work Loss and Funeral Benefits.

Class Factors - Heavy & Dump Truck (21,001 - 45,000 lbs GVW)

Class Factors – Heavy & Dump Truck (21,001 – 45,000 lbs GVW)								
Business Use Class	LIABILITY		PIP ¹		OTHER THAN COLL		COLL *	
	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long
Truckers	2.88	-	1.00	-	1.69	-	1.76	-
Class 3	2.37	2.96	1.00	1.00	0.96	1.15	0.96	1.16
Class 4	1.87	2.34	1.00	1.00	0.85	1.02	1.00	1.20
Class 5	1.80	2.25	1.00	1.00	0.90	1.08	0.94	1.13
Class 7	1.80	2.25	1.00	1.00	0.88	1.05	1.00	1.20
Class 8	1.10	1.35	1.00	1.00	0.75	0.85	0.75	0.85
Class 9	0.60	0.85	1.00	1.00	0.27	0.38	0.25	0.35
Farm	0.60	0.85	1.00	1.00	0.25	0.35	0.25	0.34

*For Dump (other than gravity-fed) and Mix-in-Transit Trucks, add .50 factor points to the Collision class factor.

¹ Personal Injury Protection applies to Medical Expenses, Work Loss and Funeral Benefits.

Class Factors - Extra-Heavy & Dump Truck (Over 45,000 lbs GVW)

Class Factors – Extra-Heavy & Dump Truck (Over 45,000 lbs GVW)								
Business Use Class	LIABILITY		PIP ¹		OTHER THAN COLL		COLL *	
	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long
Truckers	3.60	-	1.00	-	1.81	-	1.89	-
Class 3	3.29	3.94	1.00	1.00	1.10	1.29	1.11	1.30
Class 4	2.60	3.12	1.00	1.00	0.98	1.15	1.15	1.35
Class 5	2.50	3.00	1.00	1.00	1.03	1.21	1.08	1.27
Class 7	2.50	3.00	1.00	1.00	1.01	1.19	1.15	1.35
Class 8	2.50	3.00	1.00	1.00	1.15	1.35	1.15	1.35
Class 9	2.00	2.50	1.00	1.00	0.71	0.93	0.66	0.86
Farm	2.00	2.50	1.00	1.00	0.65	0.85	0.64	0.84

*For Dump (other than gravity-fed) and Mix-in-Transit Trucks, add .50 factor points to the Collision class factor.

¹ Personal Injury Protection applies to Medical Expenses, Work Loss and Funeral Benefits.

Class Factors - Heavy Tractor (Up to 45,000 lbs GCW)

Class Factors – Heavy Tractor (Up to 45,000 lbs GCW)								
Business Use Class	LIABILITY		PIP ¹		OTHER THAN COLL		COLL	
	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long
Truckers	3.19	-	1.00	-	1.90	-	1.98	-
Class 3	2.76	3.42	1.00	1.00	1.20	1.39	1.21	1.40
Class 4	2.19	2.71	1.00	1.00	1.06	1.23	1.25	1.45
Class 5	2.10	2.60	1.00	1.00	1.12	1.30	1.18	1.36
Class 7	2.10	2.60	1.00	1.00	1.10	1.27	1.25	1.45
Class 8	1.50	1.55	1.00	1.00	1.05	1.15	1.05	1.15
Class 9	1.00	1.05	1.00	1.00	0.60	0.71	0.56	0.66
Farm	1.00	1.05	1.00	1.00	0.55	0.65	0.54	0.64

¹ Personal Injury Protection applies to Medical Expenses, Work Loss and Funeral Benefits.

Class Factors - Extra-Heavy Tractor (Over 45,000 lbs GCW)

Class Factors – Extra-Heavy Tractor (Over 45,000 lbs GCW)								
Business Use Class	LIABILITY		PIP ¹		OTHER THAN COLL		COLL	
	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long
Truckers	3.71	-	1.00	-	1.90	-	1.98	-
Class 3	3.42	4.93	1.00	1.00	1.20	1.39	1.21	1.40
Class 4	2.71	3.90	1.00	1.00	1.06	1.23	1.25	1.45
Class 5	2.60	3.75	1.00	1.00	1.12	1.30	1.18	1.36
Class 7	2.60	3.75	1.00	1.00	1.10	1.27	1.25	1.45
Class 8	2.60	3.75	1.00	1.00	1.25	1.45	1.25	1.45
Class 9	2.10	3.25	1.00	1.00	0.82	1.04	0.76	0.96
Farm	2.10	3.25	1.00	1.00	0.75	0.95	0.74	0.94

¹ Personal Injury Protection applies to Medical Expenses, Work Loss and Funeral Benefits.

Class Factors - Trailer

Class Factors - Trailer								
Business Use Class	LIABILITY		PIP ¹		OTHER THAN COLL		COLL *	
	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long	Local	Inter /Long
Service Trailer	0.10	0.20	-	-	0.50	0.65	0.50	0.65
Commercial Trailer	0.15	0.30	-	-	0.65	0.85	0.65	0.85
Commercial Semi-Trailer	0.25	0.30	-	-	0.85	1.05	0.85	1.05
Showroom Type	0.30	-	-	-	0.65	-	0.65	-
Light / Utility Trailer	-	-	-	-	0.40	0.60	0.40	0.60

*For Dump (other than gravity-fed) and Mix-in-Transit Trucks, add .50 factor points to the Collision class factor.

¹ Personal Injury Protection applies to Medical Expenses, Work Loss and Funeral Benefits.

Age/Symbol Factors - Age Groups 1-3 - TTT

Factors listed for Comp are also used for Fire, Fire & Theft, and Fire & Theft & CAC Coverages.

Age/Symbol Factors – Age Groups 1-3 – TTT							
Cost New	Symbol ²	AGE GROUP					
		1		2		3	
		Comp	Coll	Comp	Coll	Comp	Coll
\$0-1,300	A(1)	0.16	0.21	0.16	0.21	0.14	0.18
1,301-1,800	B(2)	0.20	0.23	0.20	0.23	0.17	0.20
1,801-2,400	C(3)	0.24	0.27	0.24	0.27	0.20	0.23
2,401-3,200	D(4)	0.31	0.32	0.31	0.32	0.26	0.27
3,201-4,000	E(5)	0.38	0.37	0.38	0.37	0.32	0.31
4,001-5,000	F(6)	0.48	0.47	0.48	0.47	0.41	0.40
5,001-6,000	G(7)	0.57	0.57	0.57	0.57	0.48	0.48
6,001-7,000	H(8)	0.70	0.69	0.70	0.69	0.60	0.59
7,001-8,000	I(9)	0.79	0.78	0.79	0.78	0.67	0.66
8,001-9,000	J(10)	0.91	0.91	0.91	0.91	0.77	0.77
9,001-10,000	K(11)	1.00	1.00	1.00	1.00	0.85	0.85
10,001-11,500	L(12)	1.18	1.15	1.18	1.15	1.00	0.98
11,501-13,000	M(13)	1.31	1.24	1.31	1.24	1.11	1.05
13,001-15,000	N(14)	1.46	1.32	1.46	1.32	1.24	1.12
15,001-17,500	O(15)	1.76	1.50	1.76	1.50	1.50	1.28
17,501-20,000	P(16)	1.96	1.59	1.96	1.59	1.67	1.35
20,001-25,000	R(17)	2.18	1.76	2.18	1.76	1.85	1.50
25,001-30,000	S(18)	2.60	2.09	2.60	2.09	2.21	1.78
30,001-35,000	T(19)	2.80	2.25	2.80	2.25	2.38	1.91
35,001-40,000	U(20)	2.99	2.41	2.99	2.41	2.54	2.05
40,001-50,000	V(21)	3.74	3.00	3.74	3.00	3.18	2.55
50,001-60,000	W(22)	4.13	3.31	4.13	3.31	3.51	2.81
60,001-70,000	X(23)	4.81	3.84	4.81	3.84	4.09	3.26
70,001-80,000	Y(24)	5.48	4.37	5.48	4.37	4.66	3.71
80,001-90,000	3(25)	5.88	4.68	5.88	4.68	5.00	3.98
90,001-100,000	4(26)	6.83	5.45	6.83	5.45	5.81	4.63
100,001-115,000	Q(27)	7.02	5.64	7.02	5.64	5.97	4.79
115,001-130,000	Z(28)	7.39	6.01	7.39	6.01	6.28	5.11
130,001-145,000	1(29)	7.77	6.39	7.77	6.39	6.60	5.43
145,001-160,000	2(30)	8.14	6.76	8.14	6.76	6.92	5.75
160,001-175,000	5(31)	8.52	7.14	8.52	7.14	7.24	6.07
175,001-190,000	6(32)	8.89	7.51	8.89	7.51	7.56	6.38
190,001-210,000	7(33)	9.33	7.95	9.33	7.95	7.93	6.76
210,001-240,000	8(34)	9.96	8.58	9.96	8.58	8.47	7.29
240,001-270,000	9(35)	10.71	9.33	10.71	9.33	9.10	7.93
Greater than 270,000	0(36)	11.46	10.08	11.46	10.08	9.74	8.57

² The number in parentheses following the letter symbol is for Home Office use only.

Age/Symbol Factors - Age Groups 4-6 - TTT

Factors listed for Comp are also used for Fire, Fire & Theft, and Fire & Theft & CAC Coverages.

Age/Symbol Factors – Age Group 4-6 – TTT							
Cost New	Symbol ²	AGE GROUP					
		4		5		6	
		Comp	Coll	Comp	Coll	Comp	Coll
\$0-1,300	A(1)	0.11	0.18	0.11	0.16	0.10	0.15
1,301-1,800	B(2)	0.14	0.20	0.14	0.17	0.13	0.16
1,801-2,400	C(3)	0.17	0.23	0.17	0.20	0.16	0.19
2,401-3,200	D(4)	0.22	0.27	0.22	0.24	0.20	0.22
3,201-4,000	E(5)	0.27	0.31	0.27	0.28	0.25	0.26
4,001-5,000	F(6)	0.34	0.40	0.34	0.35	0.31	0.33
5,001-6,000	G(7)	0.40	0.48	0.40	0.43	0.37	0.40
6,001-7,000	H(8)	0.49	0.59	0.49	0.52	0.46	0.48
7,001-8,000	I(9)	0.55	0.66	0.55	0.59	0.51	0.55
8,001-9,000	J(10)	0.64	0.77	0.64	0.68	0.59	0.64
9,001-10,000	K(11)	0.70	0.85	0.70	0.75	0.65	0.70
10,001-11,500	L(12)	0.83	0.98	0.83	0.86	0.77	0.81
11,501-13,000	M(13)	0.92	1.05	0.92	0.93	0.85	0.87
13,001-15,000	N(14)	1.02	1.12	1.02	0.99	0.95	0.92
15,001-17,500	O(15)	1.23	1.28	1.23	1.13	1.14	1.05
17,501-20,000	P(16)	1.37	1.35	1.37	1.19	1.27	1.11
20,001-25,000	R(17)	1.53	1.50	1.53	1.32	1.42	1.23
25,001-30,000	S(18)	1.82	1.78	1.82	1.57	1.69	1.46
30,001-35,000	T(19)	1.96	1.91	1.96	1.69	1.82	1.58
35,001-40,000	U(20)	2.09	2.05	2.09	1.81	1.94	1.69
40,001-50,000	V(21)	2.62	2.55	2.62	2.25	2.43	2.10
50,001-60,000	W(22)	2.89	2.81	2.89	2.48	2.68	2.32
60,001-70,000	X(23)	3.37	3.26	3.37	2.88	3.13	2.69
70,001-80,000	Y(24)	3.84	3.71	3.84	3.28	3.56	3.06
80,001-90,000	3(25)	4.12	3.98	4.12	3.51	3.82	3.28
90,001-100,000	4(26)	4.78	4.63	4.78	4.09	4.44	3.82
100,001-115,000	Q(27)	4.91	4.79	4.91	4.23	4.56	3.95
115,001-130,000	Z(28)	5.17	5.11	5.17	4.51	4.80	4.21
130,001-145,000	1(29)	5.44	5.43	5.44	4.79	5.05	4.47
145,001-160,000	2(30)	5.70	5.75	5.70	5.07	5.29	4.73
160,001-175,000	5(31)	5.96	6.07	5.96	5.36	5.54	5.00
175,001-190,000	6(32)	6.22	6.38	6.22	5.63	5.78	5.26
190,001-210,000	7(33)	6.53	6.76	6.53	5.96	6.06	5.57
210,001-240,000	8(34)	6.97	7.29	6.97	6.44	6.47	6.01
240,001-270,000	9(35)	7.50	7.93	7.50	7.00	6.96	6.53
Greater than 270,000	0(36)	8.02	8.57	8.02	7.56	7.45	7.06

² The number in parentheses following the letter symbol is for Home Office use only.

Deductible Factors - TTT

Deductible Factors - TTT			
Deductible	Fire, Theft & CAC	Comp	Coll
No Deductible	1.00	1.50	-
\$50	0.63	1.08	1.25
100	0.57	1.00	1.09
150	0.55	0.92	1.06
200	0.53	0.86	1.03
250	0.51	0.81	1.00
500	0.43	0.65	0.93
1,000	0.37	0.52	0.77
1,500	-	0.39	0.69
2,000	-	0.32	0.62
2,500	-	0.28	0.56
5,000	-	0.18	0.40
10,000	-	0.15	0.35

COMMERCIAL PASSENGER AUTO RATES

ORDER OF CALCULATION - COMMERCIAL PASSENGER AUTO

Use only those steps which are applicable. **Round after each step.**

BI, PD & CSL Calculation - CPA

1. Base Rate from Base Rates - BI, PD, CSL, PIP, Comp, & Coll - CPA.
2. Multiply by appropriate factor from Increased Limit Factors – BI, PD & CSL - CPA.
3. Multiply by Class Factor from Class Factors - CPA.
4. Multiply by Performance Car Surcharge Factor – CPA.
5. Multiply by .92 for Anti-Lock Brake Discount.
6. Multiply by Tier Rating Factor from Tier Rating Factor.
7. Multiply by Rate Modification Factor.

PIP Calculations – CPA

Med Exp Calculation - CPA

1. Rate per Limit from Base Rates - BI, PD, CSL, PIP, Comp, & Coll - CPA.
2. Multiply by Class Factor from Class Factors - CPA.
3. Multiply by appropriate factor from Passive Restraint Factor - CPA.
4. Multiply by Performance Car Surcharge Factor – CPA.
5. Multiply by Tier Rating Factor from Tier Rating Factor.
6. Multiply by Rate Modification Factor.

Work Loss Calculation - CPA

1. Rate per Limit from Base Rates - BI, PD, CSL, PIP, Comp, & Coll - CPA.
2. Multiply by Class Factor from Class Factors - CPA.
3. Multiply by Performance Car Surcharge Factor – CPA.
4. Multiply by Tier Rating Factor from Tier Rating Factor.
5. Multiply by Rate Modification Factor.

Funeral Benefit Calculation - CPA

1. Base Rate from Base Rates - BI, PD, CSL, PIP, Comp, & Coll - CPA.
2. Multiply by Class Factor from Class Factors - CPA.
3. Multiply by Performance Car Surcharge Factor – CPA.
4. Multiply by Tier Rating Factor from Tier Rating Factor.
5. Multiply by Rate Modification Factor.

UM/UIM Calculation - CPA

1. Rate per Limit from UM/UIM Rates - CPA.

(\$200 deductible applies to UM/UIM PD losses.)

Comp Calculation - CPA

1. Base Rate from Base Rates - BI, PD, CSL, PIP, Comp, & Coll - CPA.
2. Multiply by Model Year factor from Model Year Factors - CPA.
3. Multiply by Symbol factor from Phy Dam Symbol Factors – (Model Years 2011 & Newer) – CPA or Phy Dam Symbol Factors (Model Years 2010 & Prior) – CPA.
4. Multiply by Class Factor from Class Factors - CPA.
5. Multiply by Performance Car Surcharge Factor – CPA (Model Years 2010 & prior only).
6. Multiply by appropriate factor from Deductible Factors - CPA.
7. Multiply by .90 or .95 for Anti-Theft Device Discount.
8. Multiply by Tier Rating Factor from Tier Rating Factor.
9. Multiply by Rate Modification Factor.

Coll Calculation - CPA

1. Base Rate from Base Rates - BI, PD, CSL, PIP, Comp, & Coll - CPA.
2. Multiply by Model Year factor from Model Year Factors - CPA.
3. Multiply by Symbol factor from Phy Dam Symbol Factors – (Model Years 2011 & Newer) – CPA or Phy Dam Symbol Factors (Model Years 2010 & Prior) – CPA.
4. Multiply by Class Factor from Class Factors - CPA.
5. Multiply by Performance Car Surcharge Factor – CPA (Model Years 2010 & prior only).
6. Multiply by appropriate factor from Deductible Factors - CPA.
7. Multiply by Tier Rating Factor from Tier Rating Factor.
8. Multiply by Rate Modification Factor.

Road Service Calculation - CPA

1. Rate per Vehicle from Road Service Rate - CPA.

Transportation Expense - CPA

1. Rate per Limit from Transportation Expense Rates - CPA.

Coverage for Transportation of Pollutants - CPA

1. Rate per Vehicle from Coverage for Transportation of Pollutants (ACAB01) - CPA

RULE 61 RATES AND FACTORS - COMMERCIAL PASSENGER AUTO**Base Rates - BI, PD, CSL, PIP, Comp, & Coll - CPA**

Base Rates – BI, PD, CSL, PIP, Comp, & Coll – CPA									
\$25/50 BI	\$25M PD	\$60M CSL	\$50M Med Exp	\$100M Med Exp	\$12M Work Loss	\$24M Work Loss	\$4M Funeral Benefit	\$100 Comp	\$250 Coll
367	206	621	20	23	9	18	2	112	394

UM/UIM Rates - CPA

All vehicles (Including Non-Owned) Per Vehicle or Tag

UM/UIM Rates – CPA								
Limit	UM BI	UIM BI	Limit	UM PD	UIM PD	Limit	UM CSL	UIM CSL
\$25/50	22	35	\$10,000	6	2	\$60M	32	32
50/100	34	44	25,000	8	2	100M	48	41
100/100	35	47	50,000	11	4	300M	58	72
100/300	38	58	100,000	12	4	500M	67	104
300/300	41	76	200,000	13	6	750M	73	125
250/500	42	96	250,000	14	6	1,000M	77	148
300/500	46	102	300,000	16	8			
500/500	48	114	500,000	17	8			
500/1,000	53	152	1,000,000	18	10			
1,000/1,000	59	166						

Road Service Rate - CPA

Road Service Rate – CPA	
Rate per Vehicle	3
Road Service will not be sold without Comp coverage.	

Transportation Expense Rates - CPA

Transportation Expense Rates - CPA		
Limit per day/Limit per disablement	COMP	COLL
\$20/900	-	15
25/1,125	5	18
30/1,350	8	21
35/1,575	10	26
40/1,800	12	28
45/2,025	15	32
50/2,250	17	35
75/3,375	28	49
100/4,500	40	66

Coverage for Transportation of Pollutants (ACAB01) - CPA

Coverage for Transportation of Pollutants - CPA	
Rate per vehicle	Maximum Premium per Policy
\$100	\$500

Increased Limit Factors – BI, PD & CSL - CPA

Increased Limit Factors – BI, PD & CSL – CPA					
BI		PD *		CSL	
Limit	Factor	Limit	Factor	Limit	Factor
\$25/50	1.00	\$10M	0.96	\$60M	1.00
50/100	1.14	25M	1.00	100M	1.11
100/100	1.20	50M	1.04	300M	1.32
100/300	1.35	100M	1.10	500M	1.39
300/300	1.50	200M	1.18	750M	1.45
250/500	1.61	250M	1.20	1,000M	1.51
300/500	1.64	300M	1.21		
500/500	1.73	500M	1.24		
500/1,000	1.90	1,000M	1.31		
1,000/1,000	2.00				

Note: * Property Damage Financial Responsibility limit is \$10,000.

Class Factors - CPA

Class Factors - CPA		
Use of Vehicle	Licensed 5 or more years	Licensed less than 5 years
	Class Factor	Class Factor
Business & Farm	1.00	1.00
Pleasure	1.00	2.00
Drive to Work or School less than 15 miles one way	0.90	2.00
Drive to Work or School 15 or more miles one way	1.00	2.00

Passive Restraint Factor - CPA

Passive Restraint Factor – CPA	
Type of Restraint System	Factor
Automatic Seat Belts	0.85
Driver Side Front Airbags only	0.85
Driver Side and Passenger-side Front Airbags only	0.85
Two Front Airbags and Two Side-Impact Airbags	0.70

Performance Car Surcharge Factor – CPA

Performance Car Surcharge Factor – CPA	
Type of Car	Factor
High Performance or Hot Car	1.25
Sports Car	1.15
Intermediate Performance Car	1.00
Premium Performance Car	1.00

Model Year Factors - CPA**Model Year Factors (Model Years 2011 & Newer) - CPA**

Model Year Factors (Model Years 2011 & Newer) – CPA		
Model Year ⁴	Comp	Coll
2018 & Newer ³	1.86	1.89
2017	1.77	1.80
2016	1.69	1.71
2015	1.61	1.63
2014	1.53	1.55
2013	1.46	1.48
2012	1.39	1.41
2011	1.32	1.34

³ For newer model years, multiply the factor for the most recent model year shown by 1.05 for each additional year for Comprehensive and 1.05 for Collision.

⁴ For Special Interest Autos, assign the present model year to the vehicle (the present model year is the same as the current calendar year).

Model Year Factors (Model Years 2010 & Prior) - CPA

Model Year Factors (Model Years 2010 & Prior) - CPA		
Model Year ⁴	Comp	Coll
2010	1.28	1.28
2009	1.22	1.22
2008	1.16	1.16
2007	1.10	1.10
2006 ⁵	1.05	1.05
2005 & Older ⁶	1.00	1.00

⁴ For Special Interest Autos, assign the present model year to the vehicle (the present model year is the same as the current calendar year).

⁵ Will not be valid for policies with effective dates on or after 10/1/2018. Use 2007 Factors.

⁶ Will not be valid for policies with effective dates on or after 10/1/2017. Use 2006 Factors.

Phy Dam Symbol Factors – (Model Years 2011 & Newer) – CPA ⁷

Phy Dam Symbol Factors – (Model Years 2011 & Newer) – CPA					
Symbol	Comp	Coll	Symbol	Comp	Coll
10	1.069	0.694	51	2.845	1.895
11	1.225	0.807	52	2.897	1.930
12	1.328	0.866	53	2.954	1.957
13	1.384	0.913	54	3.005	1.995
14	1.424	0.947	55	3.054	2.032
15	1.472	0.985	56	3.101	2.064
16	1.506	1.002	57	3.145	2.101
17	1.543	1.028	58	3.217	2.136
18	1.591	1.056	59	3.266	2.184
19	1.616	1.073	60	3.331	2.225
20	1.660	1.096	61	3.396	2.266
21	1.688	1.114	62	3.461	2.300
22	1.725	1.137	63	3.557	2.344
23	1.757	1.154	64	3.603	2.410
24	1.800	1.169	65	3.716	2.470
25	1.823	1.186	66	3.824	2.532
26	1.867	1.208	67	3.944	2.599
27	1.901	1.239	68	4.015	2.716
28	1.928	1.272	69	4.147	2.787
29	1.952	1.300	70	4.358	2.845
30	1.994	1.320	71	4.490	2.945
31	2.036	1.345	72	4.712	3.004
32	2.069	1.361	73	4.953	3.074
33	2.101	1.397	74	5.114	3.167
34	2.137	1.417	75	5.327	3.277
35	2.172	1.448	76	5.549	3.346
36	2.200	1.471	77	5.824	3.462
37	2.237	1.498	78	6.049	3.547
38	2.282	1.520	79	6.356	3.691
39	2.325	1.546	80	6.573	3.821
40	2.360	1.577	81	6.984	4.091
41	2.404	1.603	82	7.212	4.390
42	2.443	1.633	83	7.553	4.589
43	2.482	1.660	84	7.887	4.656
44	2.526	1.690	85	8.118	4.824
45	2.563	1.720	86	8.442	4.955
46	2.608	1.749	87	8.875	5.108
47	2.652	1.775	88	9.375	5.362
48	2.699	1.806	89	10.466	5.768
49	2.751	1.832	90	12.066	6.207
50	2.789	1.861			

⁷ Excludes Motor Homes and Special Interest Autos.

High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) – CPA ⁸

High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) – CPA		
Cost New	Model Years 2011 & Newer	
	Comp	Coll
\$10,000 and below	1.000	1.000
\$10,001-20,000	1.000	1.000
\$20,001-30,000	1.000	1.000
\$30,001-40,000	1.000	1.000
\$40,001-50,000	1.000	1.000
\$50,001-60,000	1.000	1.000
\$60,001-70,000	1.000	1.000
\$70,001-80,000	1.000	1.000
\$80,001-90,000	1.000	1.000
\$90,001-100,000	1.000	1.000
\$100,001-110,000	1.000	1.000
\$110,001-120,000	1.000	1.000
\$120,001-130,000	1.000	1.000
\$130,001-140,000	1.000	1.000
\$140,001-150,000	1.000	1.000
\$150,001-160,000	1.058	1.051
\$160,001-170,000	1.116	1.101
\$170,001-180,000	1.174	1.152
\$180,001-190,000	1.232	1.202
\$190,001-200,000	1.290	1.253
\$200,001-210,000	1.348	1.303
\$210,001-220,000	1.406	1.354
\$220,001-230,000	1.464	1.404
\$230,001-240,000	1.522	1.455
\$240,001-250,000	1.580	1.505
\$250,001-260,000	1.638	1.556
\$260,001-270,000	1.696	1.606
\$270,001-280,000	1.754	1.657
\$280,001-290,000	1.812	1.707
\$290,001-300,000	1.870	1.758

Vehicles valued over \$300,000 - Refer to the instructions for Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) –CPA

⁸ Excludes Motor Homes and Special Interest Autos.

The Phy Dam Symbol Factors – CPA (Model Years 2011 & Newer) must be adjusted for vehicles with a Cost New greater than \$150,000. To calculate the adjusted phy dam symbol factor for these vehicles:

1. Determine the Phy Dam Symbol Factor based on the Phy Dam Symbol Factors – (Model Years 2011 & Newer) – CPA table.
2. Multiply the Phy Dam Symbol Factor from step 1 by the High Valued Vehicle Adjustment Factor.
3. Round the result of step 2 to three decimal places.

Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos

Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos			
Cost New ⁹	Symbol	Model Years 2011 & Newer	
		Comp	Coll
\$10,000 and below	1	1.180	0.860
\$10,001-20,000	2	1.715	1.197
\$20,001-30,000	3	2.743	1.820
\$30,001-40,000	4	3.740	2.396
\$40,001-50,000	5	4.712	2.942
\$50,001-60,000	6	5.668	3.468
\$60,001-70,000	7	6.609	3.975
\$70,001-80,000	8	7.538	4.470
\$80,001-90,000	9	8.459	4.952
\$90,001-100,000	A	9.371	5.423
\$100,001-110,000	B	10.273	5.885
\$110,001-120,000	C	11.171	6.341
\$120,001-130,000	D	12.061	6.788
\$130,001-140,000	E	12.946	7.230
\$140,001-150,000	F	13.827	7.664
\$150,001-160,000	G	14.743	8.337
\$160,001-170,000	H	15.659	9.010
\$170,001-180,000	J	16.575	9.683
\$180,001-190,000	K	17.491	10.356
\$190,001-200,000	L	18.407	11.029
\$200,001-210,000	M	19.323	11.702
\$210,001-220,000	N	20.239	12.375
\$220,001-230,000	P	21.155	13.048
\$230,001-240,000	R	22.071	13.721
\$240,001-250,000	T	22.987	14.394
\$250,001-260,000	U	23.903	15.067
\$260,001-270,000	V	24.819	15.740
\$270,001-280,000	W	25.735	16.413
\$280,001-290,000	X	26.651	17.086
\$290,001-300,000	Y	27.567	17.759
> \$300,000	Z	-	-

Vehicles valued over \$300,000 - Refer to the instructions for Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos

⁹ For Special Interest Autos, use Stated Amount rather than Cost New.

Phy Dam Symbol Factors (Model Years 2010 & Prior) – CPA

Phy Dam Symbol Factors (Model Years 2010 & Prior) - CPA					
Model Years 1990 to 2010			Model Years 1989 & Prior		
Symbol¹⁰	Comp	Coll	Symbol¹⁰	Comp	Coll
01	0.78	0.88	01	0.35	0.55
02	1.00	1.00	02	0.35	0.55
03	1.32	1.17	03	0.35	0.55
04	1.38	1.21	04	0.43	0.60
05	1.62	1.30	05	0.51	0.71
06	1.68	1.36	06	0.78	0.88
07	1.92	1.43	07	1.00	1.00
08	2.00	1.49	08	1.35	1.19
A(10)	2.19	1.59	J(10)	1.65	1.33
C(11)	2.28	1.64	K(11)	1.96	1.46
E(12)	2.47	1.68	M(12)	2.28	1.62
F(13)	2.54	1.72	N(13)	2.47	1.70
G(14)	2.96	1.85	R(15)	2.90	1.85
H(15)	3.06	1.94	S(16)	3.11	1.98
J(16)	3.22	2.03	T(17)	3.33	2.08
K(17)	3.50	2.10	U(18)	3.70	2.14
L(18)	3.70	2.14	V(19)	3.96	2.34
M(19)	4.12	2.36	W(20)	4.22	2.42
N(20)	4.38	2.45	X(21)	4.49	2.50
P(21)	4.75	2.54	Y(22)	4.75	2.57
R(22)	5.45	2.83	A(23)	5.02	2.80
T(23)	5.90	3.03	B(24)	5.28	2.86
U(24)	6.92	3.36	C(25)	5.54	2.99
W(25)	8.06	4.01	D(26)	5.81	3.07
X(26)	9.26	4.51	E(27)	6.07	3.20
Y *			F(28)	6.34	3.28
			G(29)	6.60	3.43
			H(30)	6.86	3.51
			Z *		

¹⁰ The number in parentheses following the letter symbol is for Home Office use only.

* Refer to Symbol Factors (Model Years 2010 & Prior) High Valued Vehicles - CPA for:

- vehicles with a model year of 1990 to 2010, valued over \$80,000
- vehicles with a model year of 1989 & prior valued over \$60,000

Symbol Factors (Model Years 2010 & Prior) High Valued Vehicles - CPA

Symbol Factors (Model Years 2010 & Prior) High Valued Vehicles - CPA			
Cost New ¹¹	All Model Years		
	Comp	Coll Motor Homes	Coll Other Than Motor Homes
\$60,001-70,000	8.06	4.01	4.01
\$70,001-80,000	9.26	4.51	4.51
\$80,001-90,000	10.46	5.51	5.01
\$90,001-100,000	11.66	6.51	5.51
\$100,001-110,000	12.86	7.51	6.01
\$110,001-120,000	14.06	8.51	6.51
\$120,001-130,000	15.26	9.51	7.01
\$130,001-140,000	16.46	10.51	7.51
\$140,001-150,000	17.66	11.51	8.01
\$150,001-160,000	18.86	12.51	8.51
\$160,001-170,000	20.06	13.51	9.01
\$170,001-180,000	21.26	14.51	9.51
\$180,001-190,000	22.46	15.51	10.01
\$190,001-200,000	23.66	16.51	10.51
\$200,001-210,000	24.86	17.51	11.01
\$210,001-220,000	26.06	18.51	11.51
\$220,001-230,000	27.26	19.51	12.01
\$230,001-240,000	28.46	20.51	12.51
\$240,001-250,000	29.66	21.51	13.01
\$250,001-260,000	30.86	22.51	13.51
\$260,001-270,000	32.06	23.51	14.01
\$270,001-280,000	33.26	24.51	14.51
\$280,001-290,000	34.46	25.51	15.01
\$290,001-300,000	35.66	26.51	15.51

For vehicles valued over \$300,000 - refer to the instructions for Physical Damage Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior)

¹¹ For Special Interest Autos, use the Coll Motor Homes symbol factors, and use Stated Amount rather than Cost New.

Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) –CPA¹²

The High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) – CPA table shows factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a vehicle with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .060 for Comp; .052 for Coll. For the example above the add-on factors would be $6 \times .060 = 0.360$ for the Comp add-on factor and $6 \times .052 = 0.312$ for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) – CPA. For the example above the High Valued Vehicle Adjustment factors would be $1.870 + 0.360 = 2.230$ for Comp and $1.758 + 0.312 = 2.070$ for Coll.
4. Determine the Phy Dam Symbol Factor based on the Phy Dam Symbol Factors – (Model Years 2011 & Newer) – CPA table.
5. Multiply the result of step 4 by the result of step 3 and round to three decimal places.
6. Contact the P/C Actuarial Department if assistance is needed.

¹² Excludes Motor Homes and Special Interest Autos.

Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos

NOTE
Special Interest Autos, as defined in RULE 24, are rated using Stated Amount rather than Cost New. All references below to "Cost New" are assumed to refer to "Stated Amount" for Special Interest Autos.

The tables of Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos show factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a motor home with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .340 for Comp; .250 for Coll. For the motor home example the add-on factors would be $6 \times .340 = 2.040$ for the Comp add-on factor and $6 \times .250 = 1.500$ for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos. For the example above the Phy Dam Symbol factors would be $27.567 + 2.040 = 29.607$ for Comp and $17.759 + 1.500 = 19.259$.
4. Contact the P/C Actuarial Department if assistance is needed.

Physical Damage Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior)**NOTE**

Special Interest Autos, as defined in RULE 48 of the Rates Section are rated using Stated Amount rather than Cost New. All references below to "Cost New" are assumed to refer to "Stated Amount" for Special Interest Autos.

The tables of Phy Dam Symbol Factors (Model Years 2010 & Prior) – CPA show factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a motor home with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by 1.20 for Comp; 1.00 for Coll Motor Homes; 0.50 for Coll Other Than Motor Homes. For the motor home example the add-on factors would be $6 \times 1.20 = 7.20$ for the Comp add-on factor and $6 \times 1.00 = 6.00$ for the Coll Motor Home add-on factor.

NOTE

Special Interest Autos use the factors for Coll Motor Homes shown in this rule and in the table of Phy Dam Symbol Factors (Model Years 2010 & Prior) – CPA.

3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factors shown in the tables of Phy Dam Symbol Factors (Model Years 2010 & Prior) – CPA.
4. Contact the P/C Actuarial Department if assistance is needed.

Deductible Factors - CPA

Deductible Factors - CPA		
Deductible	Comp Factor	Coll Factor
No Deductible	1.81	-
\$50	1.25	1.65
100	1.00	1.30
150	0.91	1.20
200	0.85	1.10
250	0.75	1.00
500	0.58	0.86
1,000	0.48	0.65

PUBLIC AUTO RATES

ORDER OF CALCULATION - PUBLIC AUTO

Use only those steps which are applicable. **Round after each step.**

BI, PD, CSL, & PIP premiums consider that the following School, Church & Organization Buses have an approximate on-the-road exposure of 10.5 months:

1. 1-12 Passenger Vehicle (Not Privately Owned)
2. Over 12 Passenger Vehicle (Regardless of Ownership)

Since coverage is provided for a full year, neither vehicles nor individual coverages are to be cancelled during the policy period. When the Named Insured has disposed of the vehicle, it will be removed from the policy.

All other public vehicles are rated on the basis of an on-the-road exposure of 12 months.

BI, PD & CSL Calculation - PUB

1. Base Rate from Base Rates - BI, PD, CSL & PIP - PUB.
2. Multiply by appropriate factor from Increased Limit Factors – BI, PD & CSL - PUB.
3. Multiply by Liability Class Factor from Class Factors – PUB.
4. Multiply by Tier Rating Factor from Tier Rating Factor.
5. Multiply by Rate Modification Factor.

PIP Calculations - PUB

Med Exp Calculation - PUB

1. Rate per Limit from Base Rates - BI, PD, CSL & PIP - PUB.
2. Multiply by PIP Class Factor from Class Factors – PUB.
3. Multiply by Tier Rating Factor from Tier Rating Factor.
4. Multiply by Rate Modification Factor.

Work Loss Calculation - PUB

1. Rate per Limit from Base Rates - BI, PD, CSL & PIP - PUB.
2. Multiply by PIP Class Factor from Class Factors – PUB.
3. Multiply by Tier Rating Factor from Tier Rating Factor.
4. Multiply by Rate Modification Factor.

Funeral Benefit Calculation - PUB

1. Base Rate from Base Rates - BI, PD, CSL & PIP - PUB.
2. Multiply by PIP Class Factor from Class Factors – PUB.
3. Multiply by Tier Rating Factor from Tier Rating Factor.
4. Multiply by Rate Modification Factor.

UM/UIM Calculation - PUB

1. Rate per Limit from UM/UIM Rates – PUB.

(\$200 deductible applies to UM/UIM PD losses.)

Phy Dam Coverages Calculation - PUB

1. Base Rate from Base Rates – Phy Dam - PUB.
2. Multiply by Age/Symbol Factor from Age/Symbol Factors - Age Groups 1-3 - PUB or Age/Symbol Factors - Age Groups 4-6 - PUB.
3. Multiply by Phy Dam Class Factor from Class Factors – PUB.
4. Multiply by appropriate factor from Deductible Factors - PUB.
5. Multiply by Tier Rating Factor from Tier Rating Factor.
6. Multiply by Rate Modification Factor.

Road Service Calculation (1-12 Passenger Vehicles only) - PUB

1. Rate per Vehicle from Road Service Rates - PUB.

Transportation Expense - PUB

1. Rate per Limit from Transportation Expense Rates - PUB.

Coverage for Transportation of Pollutants - PUB

1. Rate per Vehicle from Coverage for Transportation of Pollutants (ACAB01) - PUB.

RULE 62 RATES AND FACTORS - PUBLIC AUTO**Base Rates - BI, PD, CSL & PIP - PUB**

Base Rates – BI, PD, CSL & PIP - PUB							
\$25/50 BI	\$25M PD	\$60M CSL	\$50M Med Exp	\$100M Med Exp	\$12M Work Loss	\$24M Work Loss	\$4M Funeral Benefit
485	255	831	35	40	15	32	3

Base Rates – Phy Dam - PUB

Base Rates – Phy Dam – PUB				
Fire	Fire & Theft	Fire & Theft & CAC	\$100 Ded Comp	\$250 Ded Coll
3	5	8	34	65

UM/UIM Rates – PUB

All vehicles (Including Non-Owned) Per Vehicle or Tag

UM/UIM Rates - PUB								
Limit	UM BI	UIM BI	Limit	UM PD	UIM PD	Limit	UM CSL	UIM CSL
\$25/50	21	35	\$10,000	6	2	\$60M	32	33
50/100	32	44	25,000	8	2	100M	48	43
100/100	34	47	50,000	11	4	300M	58	74
100/300	36	58	100,000	12	4	500M	67	107
300/300	39	76	200,000	13	6	750M	73	129
250/500	41	96	250,000	14	6	1,000M	77	152
300/500	43	102	300,000	16	8			
500/500	46	114	500,000	17	8			
500/1,000	50	152	1,000,000	18	10			
1,000/1,000	56	166						

Road Service Rates - PUB

Road Service Rates - PUB	
Rate per Vehicle	12
Only available on 1-12 Passenger Public Autos. Road Service will not be sold without Comp coverage.	

Transportation Expense Rates - PUB

Transportation Expense Rates - PUB		
Limit per day/Limit per disablement	COMP	COLL
\$20/900	-	15
25/1,125	5	18
30/1,350	8	21
35/1,575	10	26
40/1,800	12	28
45/2,025	15	32
50/2,250	17	35
75/3,375	28	49
100/4,500	40	66

Coverage for Transportation of Pollutants (ACAB01) - PUB

Coverage for Transportation of Pollutants - PUB	
Rate per vehicle	Maximum Premium per Policy
\$100	\$500

Increased Limit Factors – BI, PD & CSL - PUB

Increased Limit Factors – BI, PD & CSL - PUB					
BI		PD *		CSL	
Limit	Factor	Limit	Factor	Limit	Factor
\$25/50	1.00	\$10M	0.96	\$60M	1.00
50/100	1.14	25M	1.00	100M	1.11
100/100	1.20	50M	1.04	300M	1.32
100/300	1.35	100M	1.10	500M	1.39
300/300	1.50	200M	1.18	750M	1.45
250/500	1.61	250M	1.20	1,000M	1.51
300/500	1.64	300M	1.21		
500/500	1.73	500M	1.24		
500/1,000	1.90	1,000M	1.31		
1,000/1,000	2.00				

Note: * Property Damage Financial Responsibility limit is \$10,000.

Class Factors – PUB**Class Factors - School Bus**

Class Factors – School Bus				
Number of Passengers/ Ownership	Liab	PIP	Other than Coll	Coll
1-12 Privately Owned	0.90	0.90	1.00	1.00
1-12 Not Privately Owned	0.85	0.85	1.00	1.00
13-30 Regardless of Ownership	1.00	1.00	1.00	1.00
31-60 Regardless of Ownership	1.15	1.15	1.00	1.00
61 & Over Regardless of Ownership	1.35	1.35	1.00	1.00

Class Factors - Church Bus

Class Factors – Church Bus				
Number of Passengers/ Ownership	Liab	PIP	Other than Coll	Coll
1-12 Privately Owned	0.90	0.90	2.50	2.50
1-12 Not Privately Owned	0.90	0.90	2.50	2.50
13-30 Regardless of Ownership	1.00	1.00	2.50	2.50
31-60 Regardless of Ownership	1.15	1.15	2.50	2.50
61 & Over Regardless of Ownership	1.35	1.35	2.50	2.50

Class Factors - Organization Bus

Class Factors – Organization Bus				
Number of Passengers/ Ownership	Liab	PIP	Other than Coll	Coll
1-12 Privately Owned	1.35	1.35	2.50	2.50
1-12 Not Privately Owned	1.35	1.35	2.50	2.50
13-30 Regardless of Ownership	1.10	1.10	2.50	2.50
31-60 Regardless of Ownership	1.30	1.30	2.50	2.50
61 & Over Regardless of Ownership	1.60	1.60	2.50	2.50

Class Factors - Employee Only Transportation

Class Factors – Employee Only Transportation				
Number of Passengers/ Ownership	Liab	PIP	Other than Coll	Coll
1-12 Privately Owned	1.00	1.00	3.00	3.00
1-12 Not Privately Owned	1.00	1.00	3.00	3.00
13-30 Regardless of Ownership	1.10	1.10	3.00	3.00
31-60 Regardless of Ownership	1.30	1.30	3.00	3.00
61 & Over Regardless of Ownership	1.60	1.60	3.00	3.00

Age/Symbol Factors - Age Groups 1-3 - PUB

Factors listed for Comp are also used for Fire, Fire & Theft, and Fire & Theft & CAC Coverages.

Age/Symbol Factors – Age Groups 1-3 – PUB							
Cost New	Symbol ¹³	AGE GROUP					
		1		2		3	
		Comp	Coll	Comp	Coll	Comp	Coll
\$0-6,000	A(1)	0.52	0.54	0.52	0.54	0.52	0.54
6,001-8,000	B(2)	0.75	0.70	0.75	0.70	0.75	0.70
8,001-10,000	C(3)	1.00	1.00	1.00	1.00	1.00	1.00
10,001-15,000	D(4)	1.35	1.19	1.35	1.19	1.35	1.19
15,001-20,000	E(5)	1.78	1.54	1.78	1.54	1.78	1.54
20,001-25,000	F(6)	2.17	1.78	2.17	1.78	2.17	1.78
25,001-40,000	G(7)	2.69	2.73	2.69	2.73	2.69	2.73
40,001-65,000	H(8)	3.74	4.44	3.74	4.44	3.74	4.44
65,001-100,000	I(9)	5.05	5.90	5.05	5.90	5.05	5.90
100,001-125,000	J(10)	5.14	6.21	5.14	6.21	5.14	6.21
125,001-150,000	K(11)	5.31	6.84	5.31	6.84	5.31	6.84
150,001-175,000	L(12)	5.49	7.46	5.49	7.46	5.49	7.46
175,001-200,000	M(13)	5.66	8.09	5.66	8.09	5.66	8.09
200,001-225,000	N(14)	5.84	8.71	5.84	8.71	5.84	8.71
225,001-250,000	O(15)	6.01	9.34	6.01	9.34	6.01	9.34
250,001-275,000	P(16)	6.19	9.96	6.19	9.96	6.19	9.96
275,001-300,000	Q(17)	6.36	10.59	6.36	10.59	6.36	10.59
300,001-325,000	R(18)	6.54	11.21	6.54	11.21	6.54	11.21
325,001-350,000	S(19)	6.71	11.84	6.71	11.84	6.71	11.84
350,001-375,000	T(20)	6.89	12.46	6.89	12.46	6.89	12.46
375,001-400,000	U(21)	7.06	13.09	7.06	13.09	7.06	13.09
400,001-425,000	V(22)	7.24	13.71	7.24	13.71	7.24	13.71
425,001-450,000	W(23)	7.41	14.34	7.41	14.34	7.41	14.34
450,001-475,000	X(24)	7.59	14.96	7.59	14.96	7.59	14.96
475,001-500,000	Y(25)	7.76	15.59	7.76	15.59	7.76	15.59
Greater than 500,000	Z(26)	7.94	16.21	7.94	16.21	7.94	16.21

¹³ The number in parentheses following the letter symbol is for Home Office use only

Age/Symbol Factors - Age Groups 4-6 - PUB

Factors listed for Comp are also used for Fire, Fire & Theft, and Fire & Theft & CAC Coverages.

Age/Symbol Factors – Age Groups 4-6 – PUB							
Cost New	Symbol ¹⁴	AGE GROUP					
		4		5		6	
		Comp	Coll	Comp	Coll	Comp	Coll
\$0-6,000	A(1)	0.44	0.46	0.39	0.41	0.34	0.35
6,001-8,000	B(2)	0.64	0.60	0.56	0.53	0.49	0.46
8,001-10,000	C(3)	0.85	0.85	0.75	0.75	0.65	0.65
10,001-15,000	D(4)	1.15	1.01	1.01	0.89	0.88	0.77
15,001-20,000	E(5)	1.51	1.31	1.34	1.16	1.16	1.00
20,001-25,000	F(6)	1.84	1.51	1.63	1.34	1.41	1.16
25,001-40,000	G(7)	2.29	2.32	2.02	2.05	1.75	1.77
40,001-65,000	H(8)	3.18	3.77	2.81	3.33	2.43	2.89
65,001-100,000	I(9)	4.29	5.02	3.79	4.43	3.28	3.84
100,001-125,000	J(10)	4.37	5.28	3.86	4.66	3.34	4.66
125,001-150,000	K(11)	4.51	5.81	3.98	5.13	3.45	5.13
150,001-175,000	L(12)	4.67	6.34	4.12	5.60	3.57	5.60
175,001-200,000	M(13)	4.81	6.88	4.25	6.07	3.68	6.07
200,001-225,000	N(14)	4.96	7.40	4.38	6.53	3.80	6.53
225,001-250,000	O(15)	5.11	7.94	4.51	7.01	3.91	7.01
250,001-275,000	P(16)	5.26	8.47	4.64	7.47	4.02	7.47
275,001-300,000	Q(17)	5.41	9.00	4.77	7.94	4.13	7.94
300,001-325,000	R(18)	5.56	9.53	4.91	8.41	4.25	8.41
325,001-350,000	S(19)	5.70	10.06	5.03	8.88	4.36	8.88
350,001-375,000	T(20)	5.86	10.59	5.17	9.35	4.48	9.35
375,001-400,000	U(21)	6.00	11.13	5.30	9.82	4.59	9.82
400,001-425,000	V(22)	6.15	11.65	5.43	10.28	4.71	10.28
425,001-450,000	W(23)	6.30	12.19	5.56	10.76	4.82	10.76
450,001-475,000	X(24)	6.45	12.72	5.69	11.22	4.93	11.22
475,001-500,000	Y(25)	6.60	13.25	5.82	11.69	5.04	11.69
Greater than 500,000	Z(26)	6.75	13.78	5.96	12.16	5.16	12.16

¹⁴ The number in parentheses following the letter symbol is for Home Office use only

Deductible Factors - PUB

Deductible Factors - PUB			
Deductible	Fire, Theft & CAC	Comp	Coll
No Deductible	1.00	1.50	-
\$50	0.63	1.08	1.25
100	0.57	1.00	1.09
150	0.55	0.92	1.06
200	0.53	0.86	1.03
250	0.51	0.81	1.00
500	0.43	0.65	0.93
1,000	0.37	0.52	0.77
1,500	-	0.39	0.69
2,000	-	0.32	0.62
2,500	-	0.28	0.56
5,000	-	0.18	0.40
10,000	-	0.15	0.35

GARAGE RATES

ORDER OF CALCULATION - GARAGE

Use only those steps which are applicable. **Round after each step.**

Dealer's Liability Package Calculation - GAR

1. Choose appropriate Base Rate from Base Rates - Liability Package - GAR:
 - a. Franchised Dealer
 - b. Non-Franchised Dealer
2. If optional Premises Med Pay Limit is desired, add the proper Med Pay Factor from Increased Limit Factors - Premises Medical Payments - GAR to the Increased Limit Factor from Increased Limit Factors - Package Liability - GAR.
3. Multiply by Increased Limit Factor (plus Premises Med Pay Factor) from Increased Limit Factors - Package Liability - GAR.
4. Repeat Steps 4a. and 4b. separately for each applicable class.
 - a. Multiply by appropriate factor from Class Factors - GAR.
 - b. Multiply by number of employees/persons for each class. Count part-time employees who do not have personal use of garage-owned autos as .5.
5. Multiply by Tier Rating Factor from Tier Rating Factor.
6. Multiply by Risk Characteristics Modification Factor from Garage Risk Characteristics (GAR) to obtain the total liability package premium.
7. Sum premiums for all applicable classes.
8. If the result of Step 7 is less than two times the class 1 premium for one full time class 1 employee, use two times the class 1 premium for one full time class 1 employee. To determine a minimum premium when two or more rating zones apply, use the rating zone of the principal location.

PIP Calculations (Dealers only) – GAR

Med Exp Calculation – GAR

1. Choose appropriate Rate per Limit from Base Rates - PIP Coverages (Dealers Only) - GAR:
 - a. Franchised Dealer
 - b. Non-Franchised Dealer
2. Repeat Steps 2a. and 2b. separately for each applicable class.
 - a. Multiply by appropriate factor from Class Factors - GAR.
 - b. Multiply by number of employees/persons for each class. Count part-time employees who do not have personal use of garage-owned autos as .5.
3. Multiply by Tier Rating Factor from Tier Rating Factor.
4. Multiply by Risk Characteristics Modification Factor from Garage Risk Characteristics (GAR).
5. Sum premiums for all applicable classes.
6. If the result of Step 5 is less than two times the class 1 premium for one full time class 1 employee, use two times the class 1 premium for one full time class 1 employee. To determine a minimum premium when two or more rating zones apply, use the rating zone of the principal location.

Work Loss Calculation – GAR

1. Choose appropriate Rate per Limit from Base Rates - PIP Coverages (Dealers Only) - GAR:
 - a. Franchised Dealer
 - b. Non-Franchised Dealer
2. Repeat Steps 2a. and 2b. separately for each applicable class.
 - a. Multiply by appropriate factor from Class Factors - GAR.
 - b. Multiply by number of employees/persons for each class. Count part-time employees who do not have personal use of garage-owned autos as .5.
3. Multiply by Tier Rating Factor from Tier Rating Factor.
4. Multiply by Risk Characteristics Modification Factor from Garage Risk Characteristics (GAR).
5. Sum premiums for all applicable classes.
6. If the result of Step 5 is less than two times the Class 1 premium, use two times the Class 1 premium. To determine a minimum premium when two or more rating zones apply, use the rating zone of the principal location.

Funeral Benefit Calculation – GAR

1. Choose appropriate Base Rate from Base Rates - PIP Coverages (Dealers Only) - GAR:
 - a. Franchised Dealer
 - b. Non-Franchised Dealer
2. Repeat Steps 2a. and 2b. separately for each applicable class.
 - a. Multiply by appropriate factor from Class Factors - GAR.
 - b. Multiply by number of employees/persons for each class. Count part-time employees who do not have personal use of garage-owned autos as .5.
3. Multiply by Tier Rating Factor from Tier Rating Factor.
4. Multiply by Risk Characteristics Modification Factor from Garage Risk Characteristics (GAR).
5. Sum premiums for all applicable classes.
6. If the result of Step 5 is less than two times the Class 1 premium, use two times the Class 1 premium. To determine a minimum premium when two or more rating zones apply, use the rating zone of the principal location.

Service Operations Liability Package Calculation – GAR

1. Base Rate from Base Rates - Liability Package - GAR.
2. If optional Premises Med Pay Limit is desired, add the proper Med Pay Factor from Increased Limit Factors - Premises Medical Payments - GAR to the Increased Limit Factor from Increased Limit Factors - Package Liability - GAR.
3. Multiply by Increased Limit Factor (plus Med Pay Factor) from Increased Limit Factors - Package Liability - GAR.
4. Multiply by number of employees/owners. Count part-time employees as .5.
5. Multiply by Tier Rating Factor from Tier Rating Factor.
6. Multiply by Risk Characteristics Modification Factor from Garage Risk Characteristics (GAR) to obtain the total liability package premium.
7. If the result of Step 6 is less than two times the per employee/owner liability package premium, use two times the per employee/owner liability package premium. To determine a minimum premium when two or more rating territories apply, use the rating territory of the principal location.

UM/UIM Calculation (Dealers Only) – GAR

1. Rate per Limit from UM/UIM Rates (Dealers Only) - GAR.
2. Multiply by number of Tags.

(\$200 deductible applies to UM/UIM PD losses.)

Damage to Customers' Autos Calculation (Dealers & Service Operations) – GAR

1. Choose appropriate Base Rate for desired coverages from Base Rates - Damage to Customers' Autos (Legal Liability) - GAR:
 - a. Franchised Dealer
 - b. Non-Franchised Dealer
 - c. Service Operations
2. Multiply by appropriate factor from Maximum Limit Factors - Damage to Customers' Autos - GAR or Rating Limit Factors – Damage to Customers' Autos – Actual Loss Sustained – GAR.
3. Multiply by appropriate factor from Basis of Liability Factors - GAR.
4. Multiply by appropriate factor from Deductible Factors - Damage to Customers' & Garage's Autos – GAR.
5. Multiply by Tier Rating Factor from Tier Rating Factor.
6. Multiply by Risk Characteristics Modification Factor from Garage Risk Characteristics (GAR).

Damage to Garage's Autos Calculation (Dealers & Service Operations) – GAR**Named Perils & Comp Calculation – GAR**

1. Base Rate per hundred by location type from Base Rates - Damage to Garage's Autos - Named Perils - GAR or Base Rates - Damage to Garage's Autos - Comp - GAR.
2. Multiply by Limit desired (divided by 100).
3. Multiply by appropriate factor from Non-Reporting Rating Basis Factor - Damage to Garage's Autos - GAR or Blanket Reporting Rating Basis Factor - Damage to Garage's Autos - GAR, or Quarterly Reporting Rating Basis Factor - Damage to Garage's Autos – GAR.
4. Multiply by appropriate factor from Deductible Factors - Damage to Customers' & Garage's Autos – GAR.
 5. Multiply by Tier Rating Factor from Tier Rating Factor.
6. Multiply by Risk Characteristics Modification Factor from Garage Risk Characteristics (GAR).

Coll Calculation – GAR

1. Base Rate per hundred from Base Rates - Damage to Garage's Autos - Coll - GAR.
2. Multiply by limit desired (divided by 100) for the sum of the limits for all locations.
3. Multiply by appropriate factor from Non-Reporting Rating Basis Factor - Damage to Garage's Autos - GAR or Blanket Reporting Rating Basis Factor - Damage to Garage's Autos - GAR or Quarterly Reporting Rating Basis Factor - Damage to Garage's Autos – GAR.
4. Multiply by appropriate factor from Deductible Factors - Damage to Customers' & Garage's Autos – GAR.
5. Multiply by Adjustment Factor based on value per person from Coll Adjustment Factors (PPA and Light Truck Dealers only) - GAR. (Only applies to PPA and Light Truck Dealers). Value per person is the sum of all limits for all locations divided by the total number of employees/persons/owners.
6. Multiply by Tier Rating Factor from Tier Rating Factor.
7. Multiply by Risk Characteristics Modification Factor from Garage Risk Characteristics (GAR).
8. Distribute the premium proportionately based on the limit desired for each location.

Optional Coverages Calculation – GAR**Use of Other Autos Calculation - Broad Form (Dealers only) – GAR**

1. Base Rate from Use of Other Autos - Broad Form Rate (Dealers Only) - GAR (ANOBD2).
2. Multiply by Increased Limit Factor from Increased Limit Factors - Package Liability - GAR.
3. Multiply by number of named persons.

Broadened Customer Liability Calculation (Dealers & Service Operations) – GAR

1. Charge percentage of the final Garage Liability Package Premium from Broadened Customer Liability Rate (Dealers & Service Operations) - GAR (AGZB02).

Broad Form Products Calculation – GAR

1. Charge percentage of the final Garage Liability Package Premium from Broad Form Products Rate - GAR (AGBB01).

Employee Benefit Liability Calculation – GAR

1. Rate per policy from Employee Benefit Liability Rate - GAR (AGBB04).

Supplemental Extended Reporting Period for Employee Benefit Liability Calculation – GAR

1. Charge percentage of the last annual Employee Benefit Liability Coverage final premium from Supplemental Extended Reporting Period for Employee Benefit Liability Rate - GAR (AGBB05).

Consumer Dissatisfaction Calculation (Fran subject to "Lemon Law") – GAR

1. Rate based on number of Class 1 Employees from Consumer Dissatisfaction Rate (Fran subject to "Lemon Law") - GAR (AGZB01).

Broadened Garage Liability (Defective Products and Faulty Work) – GAR

1. Charge percentage of the final Garage Liability Package Premium from Broadened Garage Liability Rate (Dealers & Service Operations) – GAR (AGAL01).

Title Errors & Omissions Calculation (Dealers only) – GAR

1. Rate per policy from Title Errors & Omissions Rate (Dealers only) - GAR (AGBB02).

Dealer's Insurance Agents Errors & Omissions Calculation – GAR

1. Rate per policy from Dealer's Insurance Agents Errors & Omissions Rate - GAR (AGAB01).

False Pretense Calculation – GAR

1. Rate per \$100 of inventory for Limit desired from False Pretense Rates - GAR (AGBB03). The rates vary depending on whether Damage to Garage's Autos Comprehensive Coverage is purchased.
2. Divide inventory value by 100.
3. Multiply Step 1 and 2.

Dealer's Repair Costs Calculation (Dealer's only) – GAR

1. Charge percentage of the final Damage to Garage's Autos Comp (or NP) and Coll premiums from Dealer's Repair Costs Rate (Dealer's only) - GAR (AGBB06).

Contingent Physical Damage Coverage on Autos Leased for One Year or more – GAR

1. Premium per vehicle from Contingent Physical Damage Coverage on Autos Leased for One Year or More - GAR (AMMPF).

RULE 65 RATES AND FACTORS – GARAGE**Base Rates - Liability Package - GAR**

Base Rates – Liability Package - GAR		
LIABILITY PACKAGE ¹⁵		
Fran	Non-Fran	Serv Op
792	942	280

¹⁵ The limits for Liability Package are \$100,000/300,000 Personal Injury Liability, \$100,000 Property Damage, and \$2,000 Premises Medical Payments.

Base Rates - PIP Coverages (Dealers Only) - GAR

Base Rates – PIP Coverages (Dealers Only) - GAR		
Coverage	Fran	Non-Fran
\$50M Med Exp	30	35
100M Med Exp	32	37
12M Work Loss	13	15
24M Work Loss	23	28
4M Funeral Benefit	3	3

UM/UIM Rates (Dealers Only) - GAR

Per Tag

UM/UIM Rates (Dealers Only) - GAR								
Limit	UM BI	UIM BI	Limit	UM PD	UIM PD	Limit	UM CSL	UIM CSL
\$25/50	26	41	\$10,000	9	3	\$60M	40	43
50/100	40	51	25,000	13	3	100M	60	56
100/100	42	55	50,000	16	6	300M	72	96
100/300	45	68	100,000	18	6	500M	84	139
300/300	49	89	200,000	20	9	750M	91	169
250/500	50	113	250,000	22	9	1,000M	96	199
300/500	54	120	300,000	23	12			
500/500	57	133	500,000	25	12			
500/1,000	62	178	1,000,000	27	15			
1,000/1,000	69	195						

Base Rates - Damage to Customers' Autos (Legal Liability) - GAR

Base Rates – Damage to Customers' Autos (Legal Liability) – GAR			
Coverage	Fran	Non-Fran	Serv Op
Named Perils (Deductible: \$100 per Auto/\$500 per Loss)	28	30	31
Comp (Deductible: \$100 per Auto/\$500 per Loss)	36	38	39
Coll (Deductible: \$100 per Auto)	34	35	35

Base Rates - Damage to Garage's Autos - Named Perils - GAR

Base Rates – Damage to Garage’s Autos – Named Perils – GAR	
Location Type	Entire District
Building	1.13
Standard Open Lot	1.13
Non-Standard Open Lot	1.33
Miscellaneous Vehicles	0.92
Rate per \$100 of Insurance. The deductible is \$100 per Auto/\$500 per Loss.	

Base Rates - Damage to Garage's Autos - Comp - GAR

Base Rates – Damage to Garage’s Autos – Comp – GAR	
Location Type	Entire District
Building	1.29
Standard Open Lot	1.29
Non-Standard Open Lot	1.52
Miscellaneous Vehicles	1.16
Rate per \$100 of Insurance. The deductible is \$100 per Auto/\$500 per Loss.	

Base Rates - Damage to Garage's Autos - Coll - GAR

Base Rates – Damage to Garage’s Autos – Coll – GAR	
Limit	Entire District
Up to \$50,000	1.96
\$50,001-\$100,000	0.79
Over \$100,000	0.28
Rate per \$100 of Insurance. The deductible is \$100 per Auto.	

Use of Other Autos - Broad Form Rate (Dealers Only) - GAR (ANOB2)

Use of Other Autos – Broad Form Rate (Dealers Only) - GAR	
Limit	Rate Per Person
\$100/300/100	31

Broadened Customer Liability Rate (Dealers & Service Operations) - GAR (AGZB02)

Multiply the final Garage Liability Package Premium by .10.

Broad Form Products Rate - GAR (AGBB01)

Multiply the final Garage Liability Package Premium by .05.

Employee Benefit Liability Rate - GAR (AGBB04)

Rate is per policy.

Employee Benefit Liability Rate - GAR	
Limit (000s omitted)	Premium
\$100/200	150
300/600	207
500/1,000	243
1,000/2,000	270

Supplemental Extended Reporting Period for Employee Benefit Liability Rate - GAR (AGBB05)

Multiply the last annual Employee Benefit Liability Coverage final premium by 2.00.

Consumer Dissatisfaction Rate (Fran subject to "Lemon Law") - GAR (AGZB01)

Consumer Dissatisfaction Rate - GAR	
Number of Class 1 Employees	Rate
1-10	300
11-25	600
26 or more	1,200

Broadened Garage Liability Rate (Dealers & Service Operations) – GAR (AGAL01)

Broadened Garage Liability Rate – GAR	
Garage Type	Multiply the final Garage Liability Package Premium by
Franchised Dealer	0.03
Non-Franchised Dealer	0.06
Service Operation	0.10

Title Errors & Omissions Rate (Dealers only) - GAR (AGBB02)

Charge \$100 per policy.

Dealer's Insurance Agents Errors & Omissions Rate - GAR (AGAB01)

Charge \$400 per policy.

False Pretense Rates - GAR (AGBB03)

Where we insure the same vehicles for Comp, the following rates apply:

False Pretense Rates - GAR	
Limit	Rate per \$100 of Inventory
\$100,000	No charge
125,000	0.05
150,000	0.10

Where we do not insure the same vehicles for Comp, the following rates apply:

False Pretense Rates - GAR	
Limit	Rate per \$100 of Inventory
\$25,000	0.05
50,000	0.10
100,000	0.15

Dealer's Repair Costs Rate (Dealer's only) - GAR (AGBB06)

Multiply the final Damage to Garage's Autos Comp (or NP) and Coll premiums by .17.

Contingent Physical Damage Coverage on Autos Leased for One Year or More - GAR (AMMPF)

Contingent Physical Damage Coverage on Autos Leased for One Year or More - GAR	
Coverage	Premium Per Vehicle
\$100 Deductible Comp	\$2
\$250 Deductible Coll	\$5

Increased Limit Factors - Package Liability - GAR

Used for Dealers, Service Operations, and Use of Other Autos Coverage - Broad Form

Increased Limit Factors – Package Liability – GAR			
Split Limit	Factor	CSL Limit ¹⁶	Factor
\$25/50/10	0.65	\$60M	0.74
25/50/25	0.70	100M	0.87
50/100/50	0.82	300M	1.07
100/300/50	0.99	500M	1.16
100/300/100	1.00	750M	1.24
250/500/100	1.12	1,000M	1.29
250/500/200	1.13		
250/500/250	1.13		
250/500/300	1.14		
250/500/500	1.15		
300/300/100	1.08		
300/300/300	1.10		
300/500/100	1.13		
300/500/300	1.15		
500/500/100	1.17		
500/500/250	1.18		
500/500/500	1.19		
500/1,000/100	1.24		
500/1,000/500	1.26		
1,000/1,000/500	1.32		
1,000/1,000/1,000	1.33		

¹⁶ Apply the CSL Increased Limit Factor to the \$100/300/100 Liability Package Rates.

Increased Limit Factors - Premises Medical Payments - GAR

Used for Dealers and Service Operations. Add the appropriate factor to the Package Liability Increased Limit Factor.

Increased Limit Factors – Premises Medical Payments – GAR	
Limit	Factor
\$5M	0.02
10M	0.03
25M	0.04
50M	0.05
100M	0.06

Class Factors - GAR

Class Factors - GAR		
Dealer Class	Description of Class of Person	Factor
1	Regular Driver of Garage-Owned Autos	1.00
1A	Salespersons Not Regularly Furnished with a Garage Owned Auto	0.75
2	Occasional Driver of Garage-Owned Autos (CLERICAL, etc.)	0.40
3	Non-Employees (Age 24 and Over) with regular use of Garage-Owned Autos	0.50
4	Non-Employees (Under Age 24) with regular use of Garage-Owned Autos	1.15
	Service Operations	Factor
	All Employees & Owners	1.00

Maximum Limit Factors - Damage to Customers' Autos - GAR

Maximum Limit Factors – Damage to Customers’ Autos – GAR		
Maximum Limit Per Location	Named Perils & Comp	Coll
\$6,000	1.00	1.00
7,500	1.17	1.14
9,000	1.34	1.33
10,000	1.45	1.46
10,500	1.51	1.52
12,000	1.65	1.67
13,500	1.81	1.86
15,000	1.96	2.00
16,500	2.06	2.19
18,000	2.16	2.38
19,500	2.31	2.52
20,000	2.36	2.57
21,000	2.46	2.67
22,500	2.62	2.81
25,000	2.86	3.05
27,500	3.06	3.29
30,000	3.26	3.52
35,000	3.66	3.95
37,500	3.86	4.19
40,000	4.06	4.38
45,000	4.44	4.76
50,000	4.77	5.14
55,000	5.10	5.57
60,000	5.43	5.95
65,000	5.76	6.33
70,000	6.09	6.76
75,000	6.42	7.14
80,000	6.75	7.48
85,000	7.08	7.86
90,000	7.41	8.19
100,000	7.97	8.86
110,000	8.53	9.57
120,000	9.09	10.24
130,000	9.65	10.90
140,000	10.20	11.62
150,000	10.74	12.29
160,000	11.29	12.90
170,000	11.83	13.57
180,000	12.36	14.19
200,000	13.42	15.38

Rating Limit Factors – Damage to Customers’ Autos – Actual Loss Sustained – GAR

Rating Limit Factors – Damage to Customers’ Autos – Actual Loss Sustained – GAR		
Rating Limit per Location	Named Perils & Comp	Coll
\$6,000	11.36	12.80
7,500	11.36	12.80
9,000	11.36	12.80
10,000	11.36	12.80
10,500	11.36	12.80
12,000	11.36	12.80
13,500	11.36	12.80
15,000	11.36	12.80
16,500	11.36	12.80
18,000	11.36	12.80
19,500	11.36	12.80
20,000	11.36	12.80
21,000	11.36	12.80
22,500	11.36	12.80
25,000	11.36	12.80
27,500	11.36	12.80
30,000	11.36	12.80
35,000	11.36	12.80
37,500	11.36	12.80
40,000	11.36	12.80
45,000	11.36	12.80
50,000	11.36	12.80
55,000	11.36	12.80
60,000	11.36	12.80
65,000	11.36	12.80
70,000	11.36	12.80
75,000	11.36	12.80
80,000	11.36	12.80
85,000	11.36	12.80
90,000	11.36	12.80
100,000	11.36	12.80
110,000	11.36	12.80
120,000	11.36	12.80
130,000	12.06	13.63
140,000	12.75	14.53
150,000	13.43	15.36
160,000	14.11	16.13
170,000	14.79	16.96
180,000	15.45	17.74
200,000	16.78	19.23

Basis of Liability Factors - GAR

Basis of Liability Factors - GAR	
Basis of Liability	Factor
Legal Liability	1.00
Direct Excess	1.35
Direct Primary	1.55

Non-Reporting Rating Basis Factor - Damage to Garage's Autos - GAR

Non-Reporting Rating Basis Factor – Damage to Garage’s Autos – GAR		
Garage Type	Named Perils & Comp	Coll
Franchised Dealer	1.00	1.00
Non-Franchised Dealer	1.21	1.10
Service Operation	1.10	1.00
Mobile Home Trailer & Commercial Trailer Dealers	1.00	0.80

Blanket Reporting Rating Basis Factor - Damage to Garage's Autos - GAR

Blanket Reporting Rating Basis Factor – Damage to Garage’s Autos – GAR		
Garage Type	Named Perils & Comp	Coll
Franchised Dealer	1.05	1.00
Non-Franchised Dealer	1.28	1.10
Service Operation	1.16	1.00
Mobile Home Trailer & Commercial Trailer Dealers	1.05	0.80

Quarterly Reporting Rating Basis Factor - Damage to Garage's Autos – GAR

Follow Order of Calculation using the Quarterly Reporting Rating Basis Factors below. Charge an advance premium of 60% of the premium for the provisional amount of insurance for all locations.

Quarterly Reporting Rating Basis Factor – Damage to Garage’s Autos – GAR		
Garage Type	Named Perils & Comp	Coll
Franchised Dealer	1.43	1.43
Non-Franchised Dealer	1.73	1.57
Service Operation	1.57	1.41
Mobile Home Trailer & Commercial Trailer Dealer	1.43	1.14

Coll Adjustment Factors (PPA and Light Truck Dealers only) - GAR

Coll Adjustment Factors (PPA and Light Truck Dealers only) - GAR	
Value Per Person	Adjustment Factor
Up to \$7,999	1.15
8,000 - 11,999	1.00
12,000 - 14,999	0.90
15,000 - 20,999	0.85
21,000 - 25,999	0.80
26,000 and over	0.75

Deductible Factors - Damage to Customers' & Garage's Autos – GAR**Named Perils & Comp**

Named Perils & Comp		
Deductible	Damage to Customer Auto	Damage to Garage Auto
\$100 Per Auto/\$500 Per Loss	1.00	1.00
250 Per Auto/1,250 Per Loss	0.90	0.90
500 Per Auto/2,500 Per Loss	0.75	0.75
1,000 Per Auto/5,000 Per Loss	0.60	0.60
2,500 Per Auto/12,500 Per Loss	Not Available	0.55
5,000 Per Auto/25,000 Per Loss	Not Available	0.50

Collision

Collision		
Deductible	Damage to Customer Auto	Damage to Garage Auto
\$100	1.00	1.00
250	0.65	0.65
500	0.55	0.50
1,000	0.40	0.30
2,500	Not Available	0.25
5,000	Not Available	0.20

Garage Risk Characteristics (GAR)

The total range of modifications under this Risk Characteristics Rule will be limited to + or - 40%.

Consideration will be given to the following factors to modify manual rates:

Garage Risk Characteristics (GAR)	
Risk Characteristic	Range of Modifications
OWNERSHIP - Degree of control exercised by owners, managers, etc. This includes cooperation with insurance company, adjusters, reporting firms, loss control and engineers.	+10% to -10%
PREMISES - Physical condition of buildings and adjacent lots, general housekeeping, inherent hazards.	+10% to -10%
LOSS CONTROL - Fencing, lighting, police and fire protection, alarm systems.	+10% to -10%
DRIVERS - Age, training, prescreening and review of driving records.	+10% to -10%
GENERAL LOSS RATIO TREND - Improvement or deterioration of a risk over time.	+15% to -15%
NATURE OF LOSSES - Type of losses, including an examination of the degree of negligence.	+25% to -25%

Tier Rating Factor

Policy information, loss experience and/or inspection reports will be used to determine tier assignment.

Tier Rating Factor		
Tier	Overall Criteria	Tier Factor
A	Superior	0.75
B	Preferred	0.90
C	Base	1.00

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RULE 30 ABBREVIATIONS

Actual Cash Value	ACV
Application	APP
Bodily Injury	BI
Combined Additional Coverage	CAC
Combined Single Limit	CSL
Collision	Coll
Commercial Passenger Auto	CPA
Comprehensive	Comp
Declarations	Dec
Deductible	Ded
Defensive Driver Plan	DDP
District of Columbia	DC
Endorsement	End't
Franchised	Fran
Garage	GAR
Gross Combination Weight	GCW
Gross Vehicle Weight	GVW
Medical Expenses	Med Exp
Medical Payments	Med Pay
Named Perils	NP
Non-Franchised	Non Fran
Personal Injury Protection	PIP
Physical Damage	Phy Dam
Private Passenger Auto	PPA
Property Damage	PD
Public	PUB
Territory	Terr
Truck, Tractor, Trailer	TTT
Underinsured Motorists	UIM
Uninsured Motorists	UM
Vehicle Identification Number	VIN

RULE 31 LIMITS OF PROTECTION**Liability**

Most premiums shown in this manual are for basic limits. If premiums are for other than basic limits, the limits will be stated. See Rates Section for other limits.

When more than one vehicle is insured under a single ERIE policy, the same limits of liability apply to all vehicles.

Physical Damage

Phy Dam may be written in one of two ways: ACV or, for certain kinds of vehicles, Stated Amount.

ACV

Pays the ACV of the loss to the insured vehicle, less any Ded.

Stated Amount

Pays the ACV of the loss to the insured vehicle, less any Ded, subject to a maximum of the amount stated on the Dec.

RULE 32 MINIMUM PREMIUM

The minimum annual policy premium is \$25. Any policy which generates an annual premium of less than the minimum premium will be charged the minimum premium.

Minimum premiums are also established for certain coverages. Any coverage which generates an annual premium which is less than the established minimum premium for that coverage will be charged the minimum premium.

RULE 33 POLICY PERIOD

Policies are written for a 12 month period subject to:

Changes

Changes in policy coverage are made by use of an Automobile Change Request Form [\(UF-1302\)](#). All parts of this form must be completed. Use rules and premiums in effect at the inception of the current policy. All changes will be pro-rated.

Cancellation of Entire Policy or Coverage(s)

Cancellation by the Named Insured or The ERIE will be pro-rated.

NOTE: The ERIE's form filings and rule filings do not include procedures for suspension of coverage. If coverage must be "suspended" due to short term storage of a vehicle, coverage must be deleted from the policy by change form. When coverage is to resume, it must be added to the policy by change form.

If all coverage is to be deleted under a policy, even for a short period, the policy must be cancelled. The policy may be reinstated within 30 days of the effective date of the cancellation; otherwise, a new App must be submitted. (An alternative to canceling a policy is converting it to a Named Non-Owner Policy - refer to Rule 21 in the PPA Section.)

Agents are reminded to explain to their Insureds the effects of compulsory insurance, compulsory financial responsibility and lienholder's interests on the cancellation of coverages.

RULE 34 RESERVED FOR FUTURE USE**RULE 35 PD LIABILITY DEDUCTIBLES**

Agents are not permitted to bind or make quotations on PD on a Ded basis. Refer to Home Office for individual consideration.

RULE 36 WHOLE DOLLAR PREMIUM

The premium for each coverage on a policy will be rounded to the nearest whole dollar. Fifty cents or more is always rounded to the next highest whole dollar.

This also applies to the return premium for policy cancellations.

RULE 37 FLEET PLAN**ELIGIBILITY**

Fleets are 5 or more powered vehicles of common ownership, or under long term lease agreements, insured for Liability Coverages and any 5 vehicles of common ownership insured for Phy Dam. Agents are not permitted to bind coverage or quote premiums on Fleets. Each fleet will be underwritten on an individual basis by the Home Office. Complete Auto Fleet Quotation Form [\(UF-1156\)](#) and send it to the Home Office. The Multi-Car Discount and DDP do not apply.

RULE 38 RESERVED FOR FUTURE USE**RULE 39 DEFINITIONS****Age Group**

The designation given to the model year of a Commercial Auto (other than a CPA) being rated for Phy Dam Coverage(s). (See ["*RULE 46 PREMIUM DETERMINATION - TRUCKS, TRACTORS, TRAILERS AND SEMI-TRAILERS"](#))

Auto (For Garages)

A car, truck or any land motor vehicle including a recreational vehicle, trailer, camper body (including its permanently attached equipment), mobile home (but not including a modular home) and farm implement. *Parts and accessories, including unattached truck caps, are not part of this definition.*

Bobtail/Deadhead

The operation of a "tractor without a trailer"/"tractor with empty trailer" after delivering a payload under the rights and insurance of the trucking company to which the equipment is leased by its owner.

Business Use

The PPA is customarily used in an occupation, profession or business and:

1. has no employee exposure,
2. has no permanently attached equipment which is listed in the definition of COMMERCIAL AUTO, or
3. does not tow a trailer for business or commercial purposes.
4. the vehicle is not used for wholesale or retail delivery or as a rolling store and has no truckmen exposure.

Driving to and from work is not considered BUSINESS USE.

Capacity

The maximum load that can be legally transported by a commercial vehicle.

Commercial Auto

1. A Truck, Tractor or Trailer used in an occupation, profession or business,
2. A COMMERCIAL PASSENGER AUTO, or
3. A PUBLIC AUTO.

It does not include vehicles defined as BUSINESS USE. It includes:

1. an employee driving exposure,
2. vehicles with permanently attached equipment such as air compressors, pumps and generators, including spraying, welding, building cleaning, physical exploration, lighting and well servicing equipment, cherry pickers and similar devices used to raise or lower workers, or
3. vehicles that tow a trailer for business or commercial purposes.

Commercial Passenger Auto

A private passenger vehicle owned by a corporation, partnership or association or an individually-owned private passenger vehicle insured on a Commercial or Garage Auto policy.

Commercial Semi-Trailer

A vehicle designed to be pulled by a truck or tractor. It is equipped with a kingpin at the front (to attach to a fifth wheel) and an axle(s) at the rear.

Convertible Semi-Trailer (Chassis)

A special semi-trailer carriage (frame, axles and tongue or drawbar) to which a container (special self-contained shipping unit used in marine traffic) can be securely attached.

Commercial Trailer

A vehicle designed to be pulled by a truck or tractor with a GVW of over 10,000 lbs. It is equipped with a tongue or drawbar at the front and an axle in front and rear.

Dealer (Also See "Garage" Definition)

A person, firm or corporation hauling (transporting) *only* their own goods, materials or commodities.

Dolly

A special axle and wheel assembly which can be attached to a semi-trailer to convert it into a commercial trailer.

False Pretense (Garage Coverage)

Protection from parting with an owned auto because of a trick, scheme or false pretext, or from acquiring an auto from someone who does not have legal title to it.

Fifth Wheel

A slanted, round coupling device on the back of a tractor (or in the bed of a truck) that acts as a hinge to connect and pull a semi-trailer.

Fleet

Five or more self-propelled vehicles owned by one entity, insured on one policy and subject to fleet-rating. (See ["RULE 37 FLEET PLAN"](#))

Garage

Any individual or organization which regularly conducts one or more of the following operations:

Dealer

1. **Franchised** - Garage has a franchise issued by an auto manufacturer and is primarily engaged in the sale and service of autos.
2. **Non-Franchised** - Garage is primarily engaged in the sale of autos and does not have a franchise.

Service Operations

1. **Repair Shop** - Garage is primarily engaged in the repair of autos.
2. **Service Station** - Garage is primarily engaged in the servicing of autos and the sale and installation of accessories (Self-service or coin-operated car washes must be insured under a Commercial General Liability or Ultraflex Policy.)
3. **Storage Garage and Public Parking Place** - Garage is primarily engaged in the storage and parking of autos.

Gross Combination Weight

The maximum, allowable, loaded weight (vehicles + load) specified by the tractor maker for both the tractor **and** an attached semi-trailer.

Gross Vehicle Weight

The maximum, allowable, loaded weight (truck, trailer or semi-trailer + its load) specified by the maker of the vehicle.

Haulaway

A truck or tractor-trailer rig constructed to transport one or more autos, trailers or boats.

High Performance Car

1990 and Newer Model Years - Autos with a wheelbase less than 106.0 inches, a curb weight less than 3,600 pounds, and a Curb Weight-to-Net Horsepower Ratio of 14.0-to-1 or less. Designated by the letter 'h' located immediately after the symbol(s). (See ["**RULE 47 COMMERCIAL PASSENGER AUTOS, MOTOR HOMES AND MOTORCYCLES**"](#))

Hot Car

1989 and Older Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio less than 14.7-to-1. Designated by the letter 'h' located immediately after the symbol. (See ["**RULE 47 COMMERCIAL PASSENGER AUTOS, MOTOR HOMES AND MOTORCYCLES**"](#))

Intermediate Performance Car

1990 and Newer Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio greater than 14.0-to-1 but less than or equal to 16.0-to-1. Designated by the letter 'i' located immediately after the symbol(s). (See ["**RULE 47 COMMERCIAL PASSENGER AUTOS, MOTOR HOMES AND MOTORCYCLES**"](#))

Light (Utility) Trailer

A vehicle designed to be pulled by a truck or PPA with a GVW of 3,500 lbs. or less. It is equipped with a tongue at the front (to attach to a hitch) and an axle usually located rearward from the middle of the unit.

Location/Type (For Garages)

More than one location/type may exist at the same address. For Phy Dam rating purposes, location/types are based on the following which are explained in Rule 54.

Building, Standard Open Lots, Non-Standard Open Lots and Miscellaneous Type Vehicles - whether inside a Building or on a Standard or Non-Standard Open Lot.

Low Boy Trailer

A platform semi-trailer constructed to carry heavy equipment such as a bulldozer.

Mobile Equipment

Any of the following types of land vehicles, including any attached machinery or equipment, are considered **Mobile Equipment**.

- A. bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- B. vehicles maintained for use solely on or next to premises owned or rented;

- C. vehicles that travel on crawler treads;
- D. vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - 1. power cranes, shovels, loaders, diggers or drills; or
 - 2. road construction or resurfacing equipment such as graders, scrapers or rollers; but not road maintenance;
- E. vehicles not described in A., B., C. or D. above that are **not self-propelled** and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - 1. air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - 2. cherry pickers and similar devices used to raise or lower workers.
- F. vehicles not described in A., B., C. or D. above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not **mobile equipment** but will be considered **autos**:
 - 1. equipment designed primarily for:
 - a. snow removal;
 - b. road maintenance, but not construction or resurfacing; or
 - c. street cleaning;
 - 2. cherry pickers and similar devices mounted on an automobile or truck chassis and used to raise or lower workers; and
 - 3. air compressors, pumps and generators, including spraying, welding, building, cleaning, geophysical explorations, lighting and well servicing equipment.

However, a land motor vehicle that otherwise falls within the definition of **mobile equipment** and is specifically described on the **Declarations** is considered an **auto**, but only for coverages for which a premium charge is shown.

Personal Injury Liability

BI, false arrest, wrongful detention or imprisonment, malicious prosecution, racial or religious discrimination, libel, slander, defamation of character, wrongful entry or eviction and invasion of privacy, or humiliation, mental anguish, mental injury or shock caused by any of these, except BI. It also includes incidental medical malpractice injury.

Premium Performance Car

1990 and Newer Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio of 14.0-to-1 or less, but with a wheelbase of 106.0 inches or longer, or a curb weight of 3,600 pounds or greater. Designated by the letter 'p' located immediately after the symbol(s).

Private Passenger Auto

A four wheel land motor vehicle designed mainly to transport people on public roads. It includes station wagons, vans, motor homes and pickup trucks (even those with dual rear wheels) or any other motor vehicle that has been assigned a private passenger Phy Dam rating symbol(s) in the Symbol Section of this manual. It must be owned by an individual.

PPAs may include vehicles:

- 1. used for farming or ranching,
- 2. used by federal government workers,
- 3. driven to and from work,
- 4. used principally in business, but not COMMERCIAL AUTO, or

5. that are light trucks, which have a Phy Dam Symbol(s) assigned to them in the Symbols Section of this manual and DO NOT:
 - a. have an employee exposure,
 - b. have permanently attached equipment as listed in the definition of COMMERCIAL AUTO, or
 - c. tow a trailer for business or commercial purposes.

PPAs do not include:

1. vehicles defined as COMMERCIAL AUTO;
2. vehicles used to carry people or goods for a fee, nor rented to others for a fee. "Fee" does not include payment received in a car pool, or for trips for non-profit, social, educational, or charitable agencies.

Public Auto

A vehicle of any type used as a public or livery conveyance to carry:

1. children, students and their parents or guardians, faculty and staff, church and organization members (including officials and their employees) or board members and their guests for school, church, or organization activities and incidental operations (such as Boy Scouts, Girl Scouts, Head Start Programs and Day Care Programs.)
2. employees to and from work in their employer's owned vehicle.
3. guests and residents of motels, hotels or apartment complexes to and from airports and other points of transportation.

Radius

Short for "radius of operation". It is the method of measuring distance traveled in a straight line from the boundary of the locality where the auto is located to the furthest point regularly driven.

Regular Use

Driven at established, prescribed intervals at least twice a month or more.

Service Trailer

A vehicle designed to be pulled by a truck or tractor with a load capacity over 2,000 lbs. and with a GVW of not more than 10,000 lbs. It is equipped with a tongue or drawbar at the front to attach to the truck or tractor, and has an axle in front and/or rear.

Sports Car

1989 and Older Model Years - A two-door domestic or imported auto designed to carry two passengers with a Curb Weight-to-Net Horsepower Ratio of 30.0-to-1 or less.

1990 and Newer Model Years - A domestic or imported auto designed to carry two passengers or which provides minimal rear seating for two people (commonly referred to as '2 + 2' vehicles) with a Curb Weight-to-Net Horsepower Ratio less than or equal to 25.0-to-1.

Sports Cars for all model years are designated by the letter 's' located immediately after the symbol(s). (See ["*RULE 47 COMMERCIAL PASSENGER AUTOS, MOTOR HOMES AND MOTORCYCLES"](#))

Symbol (Trucks, Tractors, Trailers & Public Autos)

An alphabetical or numerical designation which represents the insurable value of a Commercial Auto being rated for Phy Dam coverages. (See ["RULE 46 PREMIUM DETERMINATION - TRUCKS, TRACTORS, TRAILERS AND SEMI-TRAILERS"](#))

Symbol (Commercial Passenger Autos)

2010 & Prior Model Years: The letter or digit designation applied to a Commercial Passenger Auto to rate Comp and Coll Coverage. It represents the value of the auto as well as other characteristics.

2011 & Subsequent Model Years: The two digit numeric designations applied to a Commercial Passenger Auto to rate Comp and Coll coverage. Two symbols apply to every 2011 model year auto and beyond: a Comprehensive Symbol and a Collision Symbol. These symbols represent the physical characteristics, specifications, and loss experience of the vehicle.

Tractor

A motor vehicle equipped with a fifth wheel to pull semi-trailers. This includes a truck equipped to pull semi-trailers.

Truck

A motor vehicle with either a cab and separate body or a unitized cab-body designed to carry a work load. (A pickup or van owned by an individual can sometimes be rated as a **"PPA"**. See definition of "Commercial Auto.")

Trucker/Truckman

A person, firm or corporation in business to haul (transport) someone else's goods, materials or commodities for a fee. (See ["RULE 50 TRUCKERS \(ADBB02\)"](#))

RULE 40 FEDERAL MOTOR CARRIER ACT OF 1980

The following types of Commercial Auto risks are required to carry a very high liability CSL and are liable for environmental restoration:

- A. Certain truckers and private carriers involved in interstate commercial transportation of hazardous materials;
- B. Some garage operations with vehicles over 10,000 lbs. GVW and operating as motor carriers on an interstate basis (such as tow trucks and mobile home toters).

NOTE: If an Applicant is subject to the provisions of this Act (or you have reason to believe that possibility exists), you must contact Commercial Underwriting. Because of the high limits required, these Apps **may not be bound** without prior approval.

RULE 41 NON-FLEET PLAN

Non-Fleet risks can apply to any policy with less than five powered vehicles under common ownership insured for Liability coverages. Non-Fleet policies may be eligible for rate modifications based on risk characteristics. Refer to Commercial Underwriting.

RULES 42 THROUGH 44 RESERVED FOR FUTURE USE**RULE 45 PIONEER COMMERCIAL AUTO POLICY**

To name an additional insured, End't. [ABAZ10](#) applies. To name an additional insured-lessor, End't [ABAZ09](#) applies.

"Any Auto" Basis - Liability

"Any Autos" Basis refers to BI and PD **only**. Protection extends to **any** incident involving a motor vehicle - whether owned, hired or non-owned.

NOTE: PIP and Phy Dam apply only when a rate is charged per auto and per coverage.

Owned Autos

Determine the appropriate premium for each auto owned (or leased for one year or more) by the Named Insured on the effective date of the policy. Specifically exclude autos owned but not to be insured.

Hired Autos

Determine the rate per \$100 as shown under Specified Auto Basis if autos are hired for less than one year or the owner is providing primary insurance. If the Named Insured does not expect to hire autos during the policy period, write "If Any" in that part of the App and charge minimum premiums.

Non-Owned Autos (Employers' Non-ownership Liability)

Determine the premium as shown under Specified Auto Basis according to the total number of employees. If there are **no** employees, write "If Any" in that part of the App.

Extended Coverage for Non-Owned Vehicles

Determine the rate per person as shown under Specified Auto Basis for persons other than an individual Named Insured and spouse residing in the same household. Examples: sons, daughters, employees.

Liability of Individuals ([AMMGA5](#))

When a Commercial Auto Policy is issued to an individual Named Insured, a Family Auto Insurance End't. applies for PPAs owned by that individual.

Combination of Interests

Refer to Commercial Underwriting Department.

Partner's and Executive Officer's Owned Autos ([AMMGA5](#))

CPAs owned by partners and executive officers of the Named Insured, and used in the Named Insured's business, may be insured on this policy. Charge proper CPA premiums. (The name of the partner or executive officer will be shown on the Dec as the owner of the specified auto.)

Specified Auto Basis - All Coverages

Specified Auto Basis provides only the coverages purchased for each auto described on the Dec. The use of hired and non-owned autos is restricted by policy language.

Owned Autos

Describe each commercial auto to be insured on the App.

1. Commercial autos leased for one year or more are considered to be owned autos.
2. CPAs owned by an individual Named Insured are considered family autos and should be insured as such. (End't. [AMMGA5](#) applies.)
3. Newly acquired commercial autos:
 - a. Replacement autos are insured for coverages shown on the Dec.
 - b. Additional autos are insured for coverages shown on the Dec only if we insure all autos owned by the Named Insured on the date of acquisition.
 - c. Submit a Change Form describing the newly acquired auto as soon as you learn of it.
4. To determine premiums on owned commercial autos, *refer to Rule 46*.

Hired Autos

(If Trucker, see Rule 50) - Both Liability and Phy Dam coverages are available to the Named Insured for use of hired, rented, borrowed or regularly furnished autos for less than one year, including Public Autos.

Our policy jacket provides Phy Dam coverage up to \$25,000 ACV on the excess basis for **hired autos** if hired auto liability coverage has been purchased and if there is an **owned auto** we insure on the policy with Phy Dam Coverage. A \$500 Ded applies.

Physical Damage Only ([ACPA](#)) - cost of hire basis.

(Available only when Hired Auto Liability is purchased.)

If Hired Auto Phy Dam is purchased, the hired auto Phy Dam Coverage provided in the policy jacket does not apply.

Primary or excess coverage is available based on the total estimated cost to hire autos during the policy period. Borrowed vehicles are also covered. Primary means we will pay the loss **first** - as if the Named Insured owned the vehicle. Excess means we will pay only if there is no other insurance available, or we will pay the difference if our Ded is smaller than the other insurer(s).

These advance premiums will be adjusted depending on the actual, total cost of hire for all vehicles hired during the policy period, as disclosed on audit.

Hired Auto BI, PD, & CSL Order of Calculation

Round to the nearest dollar after each step.

If cost of hire is known:

1. Divide the estimate of the total cost of hire for all vehicles the Named Insured may hire during the policy period by \$100.
2. Multiply by the Base Rate per \$100 Cost of Hire from "[Base Rates - Hired Auto.](#)"
3. Compare the result of Step 2 to the "If Any" rate shown in "[Base Rates - Hired Auto](#)" and select the higher value.
4. Multiply by Increased Limit Factor from "[Increased Limit Factors - Hired and Non-Owned.](#)"

If cost of hire is not known:

1. Choose the "If Any" Base Rate from "[Base Rates - Hired Auto.](#)"
2. Multiply by Increased Limit Factor from "[Increased Limit Factors - Hired and Non-Owned.](#)"

Hired Auto Physical Damage Order of Calculation ([ACPA](#))

Round to the nearest dollar after each step.

If cost of hire is known:

1. Divide the estimate of the total cost of hire for all vehicles the Named Insured may hire during the policy period by \$100.
2. Multiply by the Base Rate per \$100 Cost of Hire from "[Base Rates - Hired Auto](#)" for the appropriate Ded.
3. Compare the result of Step 2 to the "If Any" rate shown in "[Base Rates - Hired Auto](#)" and select the higher value.

If cost of hire is not known:

1. Choose the "If Any" Base Rate from ["Base Rates - Hired Auto"](#).

Non-Owned Autos

Liability coverages apply under the policy to any type of auto **not owned by or regularly furnished** to the Named Insured. Comp and Coll apply only to a CPA or utility trailer **not owned by or regularly furnished** to the Named Insured or a relative. (Autos regularly furnished to the Named Insured are considered to be "hired autos". See ["Hired Auto BI, PD, & CSL Order of Calculation"](#) for rating. CPAs rented for more than 30 days by a sole proprietor, officer of a corporation or partner of a partnership are considered regularly furnished.)

Extended Coverage for Non-Owned Vehicles (ANOB2)(extends selected coverages beyond policy restrictions for each person named on the Dec for this End't.)

EXAMPLE: ABC Corporation furnishes a CPA to its sales manager as part of his total compensation package. He is permitted to use it as his family auto. He, his wife and son enjoy the coverage and limits of ABC's policy while driving this furnished auto. But none of them have coverage for driving autos owned by others. He needs to buy "Extended Coverage for Non-Owned Vehicles" for himself (which will include his wife) and for his son.

1. **Individual Named Insured** (sole proprietor) Active Executive Officer, Active Partner, Active member of a joint venture and spouse of each living in the same household - BI, PD, and PIP is provided without an additional charge. The name of this person must appear on the Dec.
2. **All other persons**, including employees and relatives living in the same household - See ["Extended Coverage for Non-Owned Vehicles Liability Order of Calculation."](#) The names of covered individuals must appear on the Dec.
3. **Physical Damage (CPAs only)** - Coverage may be purchased (by each person named on the Dec as subject to this End't.) for any non-owned **CPA** furnished for regular use (by the named person) as long as a CPA covered on the policy is also insured for the same Phy Dam Coverages:
 - a. **Specified auto** - describe the regularly furnished auto on the App or Change Form. Charge 100% of the CPA rates for proper symbol, model year rating factor and territory.
 - b. **Various autos** - state on App if **various** non-owned autos are furnished for regular use, then assign Comp Symbol 10 and Coll Symbol 10, current model year rating factor and charge 100% of CPA premiums. No discounts or surcharges apply.
 - c. **Coverage for Occasional Use** - If no autos are furnished for regular use, those coverages purchased for a CPA extend without charge to non-owned CPAs driven occasionally by the named person.
4. **Coverage for Physical Damage to Federal Vehicles** - Coverage is available for Phy Dam to vehicles owned by the Federal Government (military and other agencies) and furnished for use by our Policyholder as an employee. For rules and rates, *refer to Commercial Underwriting*.

Extended Coverage for Non-Owned Vehicles Liability Order of Calculation

Round to the nearest dollar after each step.

1. Select the Rate per Person from ["Liability Base Rates - Extended Coverage for Non-Owned Vehicles."](#)
2. For BI, PD, and CSL multiply by Increased Limit Factor from ["Increased Limit Factors - Hired and Non-Owned."](#)
3. Multiply by number of persons.

Employers' Non-Ownership Liability

Liability coverage is available to the **Named Insured** for the use in the business of the Named Insured of any motor vehicle by any employee of the Named Insured. The vehicle must not be owned, hired or leased by, loaned to or registered in the name of the Named Insured or a partner of a partnership of the Named Insured. No coverage is provided for the employee.

The rates for BI, PD, and CSL are based on the total number of employees (including volunteers) who may have occasion to use their own autos in the business (or program) of their employer (or educational or social service agency they serve).

Employers' Non-Ownership Liability Rates Order of Calculation

Round to the nearest dollar after each step.

1. Estimate the total number of employees and volunteers at all locations in all states.
2. Find Base Rate in the range of number of employees from ["Liability Base Rates - Employers' Non-Ownership."](#)
3. Multiply by Increased Limit Factor from ["Increased Limit Factors - Hired and Non-Owned."](#)

Employees'/Volunteers' Individual Liability

Coverage for employees' or volunteers' individual liability when using their own autos "on the job" may be purchased by their employer/educational or social service agency as an extension of Employers' Non-Ownership Liability. Charge 25% of the employer's/agency's Employers' Non-Ownership Liability premium.

1. For employees, End't. [ANOFH](#) applies.
2. For volunteers, End't. [ANOFI](#) applies.

Government Official's Non-Ownership Liability

See Rule 21 in the PPA Section.

Hired and Non-Owned Base Rates and Increased Limit Factors

Base Rates - Hired Auto

Hired Liability		
Coverage	Rate per \$100 Cost of Hire	If Any
\$25/50 BI	.55	\$17
25M PD	.20	8
60M CSL	.82	25

Hired Physical Damage Rate per \$100 Cost of Hire				
	Primary Coverage		Excess Coverage	
Ded	Comp	Coll	Comp	Coll
0	.75	-	.49	-
50	.54	1.25	.35	.81
100	.50	1.09	.33	.71
250	.41	1.00	.27	.65
500	.33	.87	.21	.57
1,000	.26	.60	-	-
2,500	-	.40	-	-
5,000	-	.37	-	-
If Any	\$5.00	\$10.00	\$5.00	\$10.00

Liability Base Rates - Extended Coverage for Non-Owned Vehicles

Coverage	Limit	Rate per Person
BI	\$25/50	20
PD	25M	12
CSL	60M	34
Med Pay	500	4
Med Pay	1M	5
Med Pay	2M	6
Med Pay	3M	7
Med pay	4M	8
Med Pay	5M	9

Liability Base Rates - Employers' Non-Ownership

Coverage	TOTAL NUMBER OF EMPLOYEES				
	0 - 25	26 - 100	101 - 500	501 - 1,000	1,001 & Over
\$25/50 BI	24	56	124	194	436
25M PD	8	19	41	65	145
60M CSL	35	82	180	283	635

Increased Limit Factors - Hired and Non-Owned

BI, PD, and CSL Increased Limits					
BI		PD		CSL	
Limit	Factor	Limit	Factor	Limit	Factor
\$25/50	1.00	\$10M	.96	\$60M	1.00
50/100	1.14	25M	1.00	100M	1.11
100/100	1.20	50M	1.04	300M	1.32
100/300	1.35	100M	1.10	500M	1.39
300/300	1.50	200M	1.18	750M	1.45
250/500	1.61	250M	1.20	1,000M	1.51
300/500	1.64	300M	1.21	1,500M	1.77
500/500	1.73	500M	1.24	2,000M	1.85
500/1,000	1.90	1,000M	1.31	2,500M	1.91
1,000/1,000	2.00	1,500M	1.38	3,000M	1.97
1,000/1,500	2.10	2,000M	1.45	5,000M	2.15
1,500/1,500	2.20	2,500M	1.51		
1,000/2,000	2.34	3,000M	1.56		
2,000/2,000	2.44	5,000M	1.74		
1,000/2,500	2.39				
2,500/2,500	2.52				
1,000/3,000	2.44				
1,500/3,000	2.48				
3,000/3,000	2.58				
1,000/5,000	2.58				
2,500/5,000	2.66				
5,000/5,000	2.78				

RULE 46 PREMIUM DETERMINATION - TRUCKS, TRACTORS, TRAILERS AND SEMI-TRAILERS

(Also see ["*RULE 47 COMMERCIAL PASSENGER AUTOS, MOTOR HOMES AND MOTORCYCLES"](#) Commercial Passenger Autos, Rule 48 Miscellaneous Commercial Autos, ["RULE 50 TRUCKERS \(ADBB02\)"](#) Truckers and Rule 51 Public Autos)

The Order of Calculation, rates and factors for all major coverages are shown in Rule 60 of the Rates Section.

Territory assignment, weight, distance, type and use must be determined prior to calculating premiums. See Rule 300 for Territories.

Liability

See Rates Section.

Personal Injury Protection [\(ANFDC\)](#)

PIP coverage (which includes Medical Expenses, Work Loss and Funeral Benefits) is available on an optional basis. Each coverage must be purchased separately. Any or all of the PIP Coverages may be rejected. PIP must be offered on motorcycles and similar two or three wheel vehicles. PIP will never be sold on off-road recreational vehicles.

Medical Expenses - reasonable and necessary medical treatment and rehabilitative services.

Limits: \$50,000 or \$100,000

Work Loss Benefit - 80% of actual loss of gross income. This includes reasonable expenses incurred to obtain a replacement to perform services the insured will have performed for personal or family benefit.

Limits: \$12,000 or \$24,000

Funeral Benefit - costs incurred for deceased person's funeral or funeral related expenses.

Limit: \$4,000

See Rates Section.

Uninsured and Underinsured Motorists [\(AHDU01\)](#)

UMBI and UMPD are MANDATORY and must be offered up to \$100/300/25. UIMBI and UIMPD are OPTIONAL but must be offered up to UM limits. Signed statement is not required for rejection of UIM. A \$200 Ded applies to UMPD and UIMPD. See Rates Section.

Physical Damage

Obtain the proper symbol and age group for each auto being rated. See Rates Section.

Road Service

See Rates Section for rates. (Road Service will not be sold without Comp coverage.)

Determine WEIGHT Class

All trucks and tractors are classified by reference to either GVW or GCW.

TRUCKS (Including Dump Trucks)

Light - up to 10,000 lbs. GVW

Medium - 10,001 to 21,000 lbs. GVW

Heavy - 21,001 to 45,000 lbs. GVW

Extra Heavy - over 45,000 lbs. GVW

NOTE: The following trucks **must be** rated as Heavy/Extra Heavy:

- Trucks with Rear Dual-Axle or Tri-Axle.
- Medium trucks Equipped to Haul Trailers (with special coupling device and trailer brake-actuating mechanism).

TRACTORS

Heavy - up to 45,000 lbs. GCW

Extra Heavy - Over 45,000 lbs. GCW

Determine DISTANCE Traveled on a Regular Basis.

Measured by mileage radius on a straight line from the boundary of the locality where the auto is principally garaged.

1. **Local Hauling** - Vehicles not regularly operated beyond a radius of 50 miles.
2. **Intermediate Hauling** - Vehicles regularly operated beyond a radius of 50 miles but not beyond a radius of 200 miles.
3. **Long Distance Hauling** - Vehicles regularly operated beyond a radius of 200 miles but not beyond a radius of 300 miles. (In excess of 300 mile radius, *refer to Commercial Underwriting.*)

Determine TYPE of Trailer or Semi-Trailer

1. See Rates Section to determine Base Rates and appropriate Liability Class Factor for:

Service Trailer - including Dump Type

Commercial Trailer - including Dump Type

Commercial Semi-Trailer - including Dump Type

Showroom Type (Products Liability must be excluded.)

NOTE: No liability charge for Commercial Light (Utility) Trailers.

2. **Dollies**

Rate one semi-trailer as a full trailer for each dolly. (EXCEPTION: No Additional Charge For Parking Dollies.)

3. **Convertible Trailers - Containers**

Charge the Commercial Semi-Trailer rate for each 20 foot container.

Determine CLASS According to Business Use

See following list.

1. If more than one class is involved, the class which develops the highest premium applies.
2. If the business of the Named Insured involves transporting its own goods, but it maintains commercial autos for **service, repair** or **other use** incidental to that business, classify each according to its specific use.
3. If the business of the Named Insured involves **transportation of materials** or commodities for another, the risk will be classified in accordance with ["RULE 50 TRUCKERS \(ADBB02\)"](#) - Truckers.
4. A policy covering a commercial auto used for the **bulk transportation** of liquid products will be endorsed to exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of one liquid product into the wrong receptacle if the accident occurs after such operations have been completed at the place where the accident occurs. Such operations will not be deemed incomplete because improperly or defectively performed or because further operations may be required pursuant to a service or maintenance agreement.

There are many classes shown as "6/8" in the following list.

Apply Class 6 to any truck that weighs **not more than 7,800 lbs. GVW**, primarily used for "service" and NOT USED FOR RETAIL OR WHOLESALE DELIVERY.

Apply Class 8 to any truck that weighs **over 7,800 lbs. GVW**, primarily used for "service" and NOT USED FOR RETAIL OR WHOLESALE DELIVERY.

Manufacturing/Processing

Business Type	Usage	Rating Class
Burial Vault Mfg.	Manufacturing No Delivery*	4 6/8
Butchering & Meat Processing	Manufacturing No Delivery*	4 6/8
Cabinet Mfg.	Manufacturing No Delivery*	4 6/8
Candy Mfg.	Manufacturing No Delivery*	4 6/8
Canneries or Packing Plants - including frozen foods	Manufacturing No Delivery*	4 6/8
Chemical Mfg.	Manufacturing No Delivery*	4 6/8
Clothing Mfg.	Manufacturing No Delivery*	4 6/8
Dairy	Retail Delivery less than or equal to 50 miles	5
	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Farming	Occasional hauling for other farmers	9
	Retail delivery of own product	5
	100% farm operations	100% farm
	None of above	6/8
Food/Beverage Mfg.Proc.	Manufacturing No Delivery*	4 6/8
Machine Shop	Manufacturing No Delivery*	4 6/8
Metal Goods Mfg.	Manufacturing	4

	No Delivery*	6/8
Mining	Vehicles licensed for highway use	7
Paper Products Mfg.	Manufacturing No Delivery*	4 6/8
Plastic Products Mfg.	Manufacturing No Delivery*	4 6/8
Slaughterhouse	All Vehicles	7
Structural Iron/Steel Mfg.	Manufacturing No Delivery*	4 6/8
Textile Mfg.	Manufacturing No Delivery*	4 6/8
Tool & Die Shop	Manufacturing No Delivery*	4 6/8
Wood Products Mfg.	Manufacturing No Delivery*	4 6/8

Contractors

Business Type	Usage	Rating Class
Air Conditioning, Refrigeration or Heating Contractor	Service	6/8
Alarm System Installation, Service or Repair	Service	6/8
Building Equipment Installation Erection or Repair	Other than Service Vehicles Service*	4 6/8
Building or Construction – General Contractors - NOT excavating, pipeline, road or sewer contractors	Other than Service Vehicles Service*	5 6/8
Building Wrecking Operations Contractor	All Vehicles	5
Cable TV Installation	Service	6/8
Carpentry Contractor	Service	6/8
Carpet Installation Contractor	Service	6/8
Carpet, Rug, Furniture or Upholstery Cleaning	Service	6/8
Cement Contractor	In-Transit Concrete Mixers All Other Vehicles	5 6/8
Concrete Construction Contractor	Service	6/8
Drilling - Water, Gas, Oil	Service	6/8
Driveway/Sidewalk Construction	Service	6/8
Drywall or Wallboard Installation	Service	6/8
Electrical Apparatus Installation, Service or Repair	Service	6/8
Electrical Wiring Contractor	Service	6/8
Excavators – Excavation	Service	7
Excavators – Excavation	Service <7800 lbs.	6
Excavators - Excavation	Service >7800 lbs.	8
Exterminator	Service	6/8
Fence Erection	Service	6/8
Fertilizer Contractor/Lawn Spraying	Service	6/8
Floor Coverings Installation Contractor	Service	6/8
Glazier	Service	6/8
Grading Contractor	Service	6/8
Heating, Air Conditioning or Refrigeration Contractor	Service	6/8

Household Appliance Installation, Service or Repair	Service	6/8
Insulation Contractor	Service	6/8
Interior Decorator	Service	6/8
Janitorial & Building Maintenance Services	Service	6/8
Landscape Contractor	Service	6/8
Lawn Care Contractor	Service	6/8
Lime Spreader		4
Logger or Lumberer	All Other Vehicles Service*	4 6/8
Machinery or Equipment Installation, Service or Repair	Other Than Service Vehicles Service*	4 6/8
Masonry Contractor	Service	6/8
Millwright	Other Than Service Vehicles Service*	4 6/8
Office Machine Installation, Service or Repair	Service	6/8
Painting Contractor	Service	6/8
Paper Hanging Contractor	Service	6/8
Paving or Road Contractor	All Vehicles	5
Pipeline Contractor	All Vehicles	4
Plastering Contractor	Service	6/8
Plumbing Contractor	Service	6/8
Pressure Cleaning of Exterior Building Surfaces	Service	6/8
Refrigeration, Heating or Air Conditioning Contractor	Service	6/8
Road or Paving Contractor	All Vehicles	5
Roofing Contractor	Service	6/8
Septic Tank Installation & Service	Service	6/8
Sewer Contractor	All Vehicles	5
Sheet Metal Contractor	Service	6/8
Siding Contractor	Service	6/8
Sign Erection	Service	6/8
Snow Removal Contractor	Service	6/8
Swimming Pool Installation	Service	6/8
Welding Contractor	Service	6/8
Tile, Stone or Terrazzo Work	Service	6/8

Habitational

Business Type	Usage	Rating Class
Apartments	Non-passenger Vehicle*	6/8
Condominium Association	Non-passenger Vehicle*	6/8
Hotel	Non-passenger Vehicle*	6/8
Motel	Non-passenger Vehicle*	6/8
Nursing Home	Non-passenger Vehicle*	6/8

Retail

Business Type	Usage	Rating Class
Antique Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Appliance (household) Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Art Gallery or Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Auto Parts or Accessories Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Bakery	Retail Delivery less than or equal to 50 miles	5
	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Beauty Supplies Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Bed & Bath Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Beverage Distributor - Retail	All Vehicles	4
Bicycle Shop	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Boat Dealer	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Book Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Bridal or Formal Wear Shop	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Building Materials Dealer - not sand or gravel	All Vehicles	5
Business Machines Sales and Service	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Butcher Shop - no slaughtering	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Candy, Nut & Confectionery Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Card or Stationary Shop	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Carpet, Rug & Floor Coverings Store	Retail Delivery	5

Business Type	Usage	Rating Class
	Wholesale Delivery	4
	No Delivery	6/8
Clothing Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Coal, Coke or Wood Dealer	All Vehicles	4
Computer Sales & Service	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Concessionaires or Rolling Store (vehicles equipped as stores)	All Vehicles	4
Concrete Dealer	In-transit Concrete Mixers	5
	All Other Vehicles	6/8
Construction or Equipment Dealer	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Convenience Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Craft Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Delicatessen	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Department Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Drug Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Dry Goods Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Egg Dealer	Retail Delivery less than or equal to 50 miles	5
	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Electronics Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Farm Machinery Dealer	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Fertilizer Dealer	All Vehicles	4
Fish & Seafood Store	Retail Delivery less than or equal to 50 miles	5
	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Floor Coverings Store	Retail Delivery	5
	No Delivery	6/8

Business Type	Usage	Rating Class
Florist Shop	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Framing (Picture Frames) Shop	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Fruit or Vegetable Store or Market	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Fuel Oil Dealer	All Vehicles	4
Furniture Store	Retail Delivery	5
	No Delivery	6/8
Gardening or Light Farming Supplies Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
General Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Gift Shop	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Grain or Feed Dealer - Retail	All Vehicles	4
Grocery Store	Retail Delivery less than or equal to 50 miles	5
	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Hay Dealer - Retail	All Vehicles	7
Hardware Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Health Food Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Hobby & Model Shop	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Horse Dealer	All Vehicles	4
Ice Cream Store - No mobile sales	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Junk, Metal or Scrap Iron Dealer or Collector (NOT auto dismantlers)	All Vehicles	4
Liquor Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Magazine or Newspaper Store or Newsstand	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Manufacturing Representative	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8

Business Type	Usage	Rating Class
Meat & Poultry Store	Retail Delivery less than or equal to 50 miles	5
	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Medical Equipment Dealer	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Monument Dealer	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Music Store (CD's, Records, Tapes)	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Musical Instrument Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Nursery - Garden	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Office Machines & Equipment Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Optical Goods Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Paint, Wall Coverings & Wallpaper Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Pet Shop & Supplies	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Pharmacy	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Pizza Shop	Delivery	5
	No Delivery	6/8
Rental Equipment Dealer	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Restaurant	Delivery	5
	No Delivery	6/8
Rolling Store or Concessionaire (vehicles equipped as stores)	All Vehicles	4
Sand & Gravel Dealers - Retail	All Vehicles	7
Shoe Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Sporting Goods Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8

Business Type	Usage	Rating Class
Supermarket	Retail Delivery less than or equal to 50 miles	5
	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Telephone Store - including Cellular & Pager	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Toy Store	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Video Sales & Rentals	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Wood Dealer - Retail	All Vehicles	4

Wholesale

Business Type	Usage	Rating Class
Anhydrous Ammonia Dealers, Distributors, Producers or Refiners	All Vehicles	5
Appliance Distributors	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Beauty Supplies Distributor	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Beverage Distributor - Wholesale	All Vehicles	4
Carpet, Rug & Floor Covering Distributor - Wholesale	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Cattle or Livestock Dealer	All Vehicles	4
Clothing Distributor	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Coal, Coke, or Wood Dealer - Wholesale	All Vehicles	4
Concrete Dealer	In-Transit Concrete Mixers	5
Construction Equipment Dealer - Wholesale	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Egg Dealer - Wholesale	Retail Delivery less than or equal to 50 miles	5
	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Electronics Distributor - Wholesale	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Farm Machinery Dealer - Wholesale	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Fish & Seafood Distributor - Wholesale	Retail Delivery less than or equal to 50 miles	5

Business Type	Usage	Rating Class
	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Floor Coverings Distributor - Wholesale	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Food Distributor - NOC	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Frozen Food Distributor - Distributor	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Fruit or Vegetable Distributor - Distributor	Retail Delivery less than or equal to 50 miles	5
	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Fuel Oil Dealer - Wholesale	All Vehicles	4
Furniture Distributor	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Grain or Feed Dealer - Wholesale	All Vehicles	4
Hay Dealer - Wholesale	All Vehicles	7
Hardware Distributor	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Horse Dealer - Wholesale	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Ice Dealer - Wholesale	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Liquor Dealer	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Livestock or Cattle Dealer - Wholesale	All Vehicles	4
Lumber Mill	All Vehicles	4
Lumber Yard	All Vehicles	5
Meat Packer - including custom butchering	Wholesale Delivery less than or equal to 50 miles	4
	Delivery more than 50 miles	2
	No Delivery	6/8
Medical Equipment Distributor	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Milk Dealers	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Monument Dealer - Wholesale	Retail Delivery	5
	Wholesale Delivery	4
	No Delivery	6/8
Music Distributor (CD's, Records & Tapes)	Retail Delivery	5

Business Type	Usage	Rating Class
	Wholesale Delivery No Delivery	4 6/8
Musical Instrument Distributor	Retail Delivery Wholesale Delivery No Delivery	5 4 6/8
Newspaper or Magazine Dealer	Wholesale Delivery Retail Delivery	7 5
Office Furniture & Supplies Distributor	Retail Delivery Wholesale Delivery No Delivery	5 4 6/8
Paint, Wall Coverings & Wallpaper Distributor	Retail Delivery Wholesale Delivery No Delivery	5 4 6/8
Paper Products Distributor	Retail Delivery Wholesale Delivery No Delivery	5 4 6/8
Poultry Dealer	Retail Delivery less than or equal to 50 miles Wholesale Delivery less than or equal to 50 miles Delivery more than 50 miles No Delivery	5 4 2 6/8
Produce Dealer	Retail Delivery less than or equal to 50 miles Wholesale Delivery less than or equal to 50 miles Delivery more than 50 miles No Delivery	5 4 2 6/8
Salvage Dealers, Metal, or Scrap Iron Dealers/Collectors	All Vehicles	4
Sand & Gravel Dealers - Wholesale	All Vehicles	7
Structural Iron & Steel Dealer - Wholesale	Retail Delivery No Delivery*	5 6/8
Water Dealers - bulk delivery (not for hire)	Delivery No Delivery*	5 6/8
Wood Dealer - Wholesale	All Vehicles	4

Office

Business Type	Usage	Rating Class
Accounting & Auditing	Service	6/8
Advertising Company - Office	Service	6/8
Appraisal Company	Service	6/8
Architect	Service	6/8
Attorney	Service	6/8
Bank	Service	6/8
Employment Agency	Service	6/8
Engineer	Service	6/8
Inspection Company	Service	6/8
Insurance Agency	Service	6/8
Lawyer	Service	6/8
Medical Office	Service	6/8

Real Estate Agency	Service	6/8
Real Estate Management Company	Service	6/8
Travel Agency	Service	6/8
Veterinarian	All Vehicles	5

Recreational

Business Type	Usage	Rating Class
Bowling Lanes	Service	6/8
Carnival	Service	6/8
Circus	Service	6/8
Club - Civic, Fraternal, Luncheon or Service	Service	6/8
Club - Country or Golf	Service	6/8
Golf Course - Miniature	Service	6/8
Golf Course - Municipal or Public	Service	6/8
Health or Exercise Club	Service	6/8
Youth Recreation Program	Bus/Passenger Vehicle Non-passenger Vehicle*	pub 6/8

Public

Business Type	Usage	Rating Class
Blood Bank	All Vehicles	4
Boroughs, Townships & Municipalities	Emergency Vehicle Service	Misc 6/8
Cemetery	Service	6/8
Church	Service	6/8
Electric Light & Power Company	Service	6/8
Emergency Management Team	Emergency Vehicle	Misc
Fire Department	Emergency Vehicle	Misc
Fire Department - Volunteer	Emergency Vehicle	Misc
Gas Company	Service	6/8
Hospital	Emergency Vehicle Service*	Misc 6/8
Library	All Vehicles	4
Police or other Law Enforcement Agency	Emergency Vehicle	Misc
School	Bus/Passenger Van Non-passenger Vehicle	Pub 6/8
Sewage Disposal Plant	Service	6/8
Water Company	Service	6/8

Service

Business Type	Usage	Rating Class
Advertising Company - Outdoor	Service	6/8
Armored Car Service	All Vehicles	4
Ash & Garbage Remover or Refuse Hauler	All Vehicles	3
Auctioneer	Delivery	5

Business Type	Usage	Rating Class
	No Delivery	6/8
Auto Dismantler or Salvage Dealer	All Vehicles	4
Auto Repair Shop	Towtruck Service	5 6/8
Auto Body Shop	Towtruck Service	5 6/8
Auto Service Station	Towtruck Service	5 6/8
Awning, Tent or Canvas Erection	Service	6/8
Bar or Tavern	Service	6/8
Beauty Shop	Service	6/8
Blacksmith	Service	6/8
Boat Repairing & Servicing	Service	6/8
Building Maintenance & Janitorial Services	Service	6/8
Building Owner - Lessor's Risk	Service	6/8
Burial Service - Grave Digging	Service	6/8
Car Wash	Service	6/8
Caterer	All Vehicles	5
Computer Consultant	Service	6/8
Consultant - Not otherwise classified	Service	6/8
Day Car Center	Bus/Passenger Van Non-passenger Vehicle	Pub 6/8
Diaper Service	All Vehicles	5
Dry Cleaners (Laundries)	All Vehicles	5
Engraving	Service	6/8
Funeral Home	N/A	N/A
Furniture Mover (for hire)	Less than or equal to 50 miles radius more than 50 mile radius	5 2
Furniture Repair	Service	6/8
Garbage Remover	All Vehicles	3
Grave Digger or Burial Service	Service	6/8
Horse Trainer, Boarder or Race Horse Owner	Other than Hobby Hobby	4 6/8
House Mover	Toter Escort/Service*	2 6/8
Laboratory	Service	6/8
Laundromat - Coin Operated	Service	6/8
Locksmith	Service	6/8
Mail or Parcel Post - Bulk Delivery	Delivery Vehicles <7800 lbs.	5
Mail or Parcel Post - Bulk Delivery	Delivery Vehicles >7800 lbs.	7
Mail or Parcel Post - Bulk Delivery	Service <7800 lbs.	6
Mail or Parcel Post - Bulk Delivery	Service >7800 lbs.	8
Mail or Newspaper Delivery – Rural	Delivery Vehicles	5
Mail or Newspaper Delivery – Rural	Service <7800 lbs.	6
Mail or Newspaper Delivery - Rural	Service >7800 lbs.	8
Mailing or Addressing Company	Service	6/8
Mobile Home Mover	Toter Escort/Service*	2 6/8

Business Type	Usage	Rating Class
Musician - Professional	All Vehicles	5
Newspaper or Magazine Publishing	Service	6/8
Newspaper Delivery – Retail (HO approval)	Delivery Vehicles	5
Newspaper Delivery-Retail (HO approval)	Service <7800 lbs.	6
Newspaper Delivery-Retail (HO approval)	Service >7800 lbs.	8
Newspaper Distributors-Wholesale (HO approval)	Delivery Vehicles	7
Newspaper Distributors-Wholesale (HO approval)	Service <7800 lbs.	6
Newspaper Distributors-Wholesale (HO approval)	Service >7800 lbs.	8
Pet Grooming	Service	6/8
Photographer	Service	6/8
Photo Lab	Service	6/8
Photo Copy & Fax Service	Service	6/8
Printer Shop	Service	6/8
Refuse Hauler or Ash & Garbage Remover	All Vehicles	3
Shoe Repair Shop	Service	6/8
Silk Screening	Service	6/8
Small Engine Repair	Service	6/8
Surveyor	Service	6/8
Tailor	Service	6/8
Telephone Company	Service	6/8
Television, Cable or Radio Broadcasting Company	Service	6/8
Tow Truck or Wrecker Service	All Vehicles	2
Trucking Company - for hire	All Vehicles	2
Vending Machine Operations	All Vehicles	5
Wrecker of Tow Truck Service	All Vehicles	2

NOC

Business Type	Usage	Rating Class
Explosives Dealers, Haulers, or Mfg. - private or for hire	All Vehicles	4
Non-commercial Use	Service	8
Other	Trucking	2
	Misc Delivery	3
	Wholesale Delivery	4
	Retail Delivery	5
	Service	6/8
	Misc	7
	Farm	9

* Vehicle must have a GVW of less than 10,000 GVW

** Vehicles less than or equal to 7800 lbs. GVW or less = 5; all others = 7

Determine the Physical Damage SYMBOL based on Cost New

1. Include original cost new of entire vehicle - chassis, cab and body - plus taxes. (Also add the current value of attached equipment; e.g. snowplows, snowblowers, and power lifts/ log loaders (designed to load the vehicle on which they are mounted) and not already included in the cost new of the vehicle.)
2. When original cost new cannot be obtained, use the suggested factory price shown in a Truck Market Report, such as Blue Book or NADA, **plus** 33-1/3% if only cab and chassis are shown.

3. Apply result of 1. or 2. above to the "Physical Damage Age/Symbol Factors" chart in the Rates Section to obtain the symbol.

Determine the Physical Damage AGE GROUP based on Model Year

Age Group	Model Year
1	Current Year
2	1st preceding year
3	2nd preceding year
4	3rd preceding year
5	4th preceding year
6	All Other

1. Model Year begins September 1 of the previous calendar year. This applies regardless of actual introductory dates.
2. For structurally altered or rebuilt vehicles, use the age of the chassis to determine the proper age group.

Increased Limits

1. If increased limits are desired, refer to the increased limits table in the Rates Section.
2. Apply the increased limit factor found there to the base rates in the Rates Section. Continue with the steps in the "Order of Calculation."

Deductibles

See Rates Section for "Other Ded Factors" charts.

Special Premium Determination Rules

1. Farm Trucks, Trailers and Semi-trailers

A lower Coll factor is shown for these vehicles in Rule 60 of Rates Section.

2. **Truck-Type Tractors, Dump-Type Vehicles and Mix-in-Transit Vehicles** - A separate factor chart for Coll is shown for these vehicles in Rule 60 of Rates Section.

EXCEPTION: These factors do not apply to dumping operations of the hopper-type (unload from the bottom by gravity) or compactor-type (unload by hydraulic plunger).

3. Excess Tractors

charge a separate semi-trailer liability premium for each owned tractor in excess of owned semi-trailers. Show "non-owned semi-trailers" as the "auto" for this premium.

RULE 47 COMMERCIAL PASSENGER AUTOS (Includes Motorcycles, Motor Homes and Miscellaneous Vehicles)

Commercial Passenger Autos

Use the BI, PD, CSL, PIP, UM/UIM, Comp and Coll **Order of Calculation**, rates and factors shown in Rule 61 of the Rates Section for the territory where the auto is principally garaged. Territories are defined in Rule 300.

Obtain the proper symbol(s) from the Symbol Section of this manual for each auto being rated. See Rates Section.

NOTE: Effective 10/1 of every year, the Symbol factors for the oldest Model Year will be adjusted to equal the Symbol factors of the next to the oldest Model Year.

Commercial Motor Homes and Motorcycles

Regardless of ownership, rate as CPA.

Determine CLASS According to Use of the Vehicle and Driving Experience

See *Rates Section*

Discounts**Passive Restraints**

The Medical Expense portion of PIP will be discounted for all CPAs with factory-installed passive (*automatic*) seat belts or air bags.

Autos with passive restraints as standard equipment are designated by a pound (#) in the Symbol pages of this manual. See *Rates Section*.

Anti-Theft Device

A 5% or 10% discount will be applied to Comp premiums on autos equipped with Anti-Theft Devices. The only Anti-Theft Devices not qualifying for this discount are "home-made" devices that are not available to the general public, factory-installed tapered door locks, and factory-installed interior hood lock releases. If a vehicle is equipped with more than one qualifying device, only the single highest discount applies.

1. **Active Device** - A 5% discount will be applied when an Active Anti-Theft Device is installed or attached to an auto. The etching of a VIN or serial number on auto parts (such as windshields, trunk lids, fenders, hood, etc.) qualifies for this discount. Various disabling devices are categorized as ACTIVE systems if a separate manual step IS required to activate or engage the device.

ACTIVE DEVICES INCLUDE:

- a. One which disables the vehicle by making the fuel, ignition, or starting system inoperative, or
 - b. One which prohibits the steering wheel from being turned (standard steering wheel lock does not qualify), or
 - c. A hood locking mechanisms (if unlocked by a key or electronic device) which can only be released from the inside of the vehicle.
2. **Passive Device** - A 10% discount will be applied when a Passive Anti-Theft Device is installed or equipped on an auto. A disabling device is categorized as PASSIVE if a separate manual step IS NOT required to activate the device. The device activates automatically when the ignition is turned off or the door is locked.

PASSIVE DEVICES INCLUDE:

- a. One which disables the vehicle by making the fuel, ignition or starting system inoperative, or
- b. Alarm systems, or
- c. Central based computer systems.

Anti-Lock Brake

An anti-lock brake system provides protection not offered by conventional braking systems by use of computer technology to control wheel speed during braking and allow for safer stops without skidding or loss of steering.

BI and PD or CSL rates will be discounted by 8% for 1983 and newer Model Year vehicles equipped with factory-installed anti-lock brake systems on all four wheels. "Rear" anti-lock brake systems DO NOT qualify for this discount.

NOTE: A listing of 1983 and newer Model Year vehicles available with Anti-Lock Brake Systems as standard or optional equipment is located in the Symbol Section of this Manual.

Surcharges

Performance Car Surcharges. Refer to ["RULE 39 DEFINITIONS"](#) for Performance Car definitions.

1. **1989 and Older Model Years-** Three performance car categories can apply to autos manufactured before the 1990 model year:
 - Hot Car
 - Sports Car
 - Warm Car

Performance Car surcharges apply to Hot Cars and Sports Cars manufactured between 1970 and 1989. Models built prior to 1970 are not surcharged. The amount of these surcharges is listed under the "Order of Calculation" in the CPA Rates Section of this manual. Warm Cars do not receive a surcharge.
2. **1990 thru 2010 Model Years** - Four performance car categories that can apply to autos manufactured for 1990 and newer model years:
 - High Performance
 - Intermediate Performance
 - Sports Car
 - Premium Performance Car

Only High Performance Cars and Sports Cars are surcharged. The amount of these surcharges is listed under the "Order of Calculation" in the CPA Rates Section of this manual.
3. **2011 and Subsequent Model Years** – The four performance car categories above that apply to 1990 thru 2010 model year autos also apply to 2011 and Subsequent Model Year autos. High Performance, Intermediate Performance, Premium Performance, and Sports Cars will all be valid performance car designations, but will not be surcharged for 2011 and subsequent model years.

The above performance car designations and surcharges never apply to station wagons, vans or minivans regardless of their Weight-to-Horsepower Ratio.

See *Order of Calculation in Rates Section* for applicable Surcharge Factors.

RULE 48 MISCELLANEOUS COMMERCIAL AUTOS

Special Interest Commercial Passenger Autos

Certain autos of particular interest have shown a trend to maintain or appreciate in value (from their original price new) as they become older. For these autos, special rating procedures must be applied to reflect their current market value. The autos listed below have achieved these qualifications, and must be rated under this rule without exception. They may not be insured as antique or classic cars. Please note that approval is required from Commercial Auto Underwriting before binding coverage on these autos.

AC Cobra Roadster 260 (1962) *(may also be referred to as "Shelby Cobra")*
 AC Cobra Roadster 289 (1962-65) *(may also be referred to as "Shelby Cobra")*
 AC Cobra Roadster 427 (1965-68) *(may also be referred to as "Shelby Cobra")*
 Allard J2X (1952-54)
 Aston Martin DB Mark IIIB Drophead Coupe (1958-59)
 Aston Martin DB4 Convertible (1960-63)
 Aston Martin DB5 Convertible (1963-64)
 Aston Martin DB6 Convertible (1965)

Aston Martin Volante (1966-68)
 Bentley Sedanca JY (1946-52)
 Bentley Continental Convertible (1955-66)
 Bentley Continental Coupe (1959-66)
 Bentley Continental Fastback (1952-59)
 Bentley Continental Sedan (1959-62)
 Bentley Convertible (1952-55) & (1959-65)
 Bentley Corniche Drophead Coupe (1969-75)
 Bentley Flying Spur (1957-66)
 Bizzarrini 5300GT Strada Coupe (1966-69)
 BMW 507 Convertible (1956-59)
 BMW M1 Coupe (1979-80) (*high performance*)
 Chevrolet Camaro ZL-1 (1969)
 Chevrolet Corvette (1953)
 Chevrolet Corvette L-88 427 (1967-69)
 Chevrolet Corvette ZL-1 (1969)
 Chevrolet Impala Z11 409 (1963)
 Dodge Daytona 426 (1969)
 Ferrari (All models from 1947 to present) *
 Ford Fairlane Thunderbolt 427 (1964)
 Jaguar D-Type Roadster (1954-56)
 Jaguar XK 120 Roadster (1949)
 Lamborghini 350GT (1964-66)
 Lamborghini Countach (1974-90) (*high performance*)
 Lamborghini Miura/Miura S (1966-71) (*sports car*)
 Lamborghini Miura SV (1971-72) (*sports car*)
 Lancia Aurelia Convertible (1956-59)
 Maserati Ghibli Spyder (1969-72) (*high performance*)
 Maserati Mistral Spyder Convertible (1964-69)
 Maserati 3500 GT Spyder (1960-61)
 Maserati 3500 GTi Spyder Roadster (1962-64)
 Mercedes-Benz 300C Cabriolet (1956-57)
 Mercedes-Benz 300D Convertible (1958-62)
 Mercedes-Benz 300S (1952-56)
 Mercedes-Benz 300SC (1956-57)
 Mercedes-Benz 300SL Gullwing Coupe (1954-56)
 Mercedes-Benz 300SL Coupe/Roadster (1957-63)
 Porsche Carrera II (1962-65)
 Porsche Carrera RS (1973-74) (*high performance*)
 Porsche Carrera Speedster (1956-58)
 Rolls-Royce Phantom V Limousine (1960-67)
 Rolls-Royce Silver Cloud Drophead Coupe (1956-62)
 Rolls-Royce Silver Cloud Convertible (1963-66)
 Toyota 2000GT (1967-70)

* Most Ferrari automobiles are high performance cars. Others are classified as either intermediate performance or sports cars. Please contact your Commercial Auto Underwriter to determine performance classifications for Ferrari. For rating purposes, performance car designations and surcharges do not apply to models built prior to 1970. For 1970 and later models, performance car surcharges apply only to **regular use** autos. Restricted use autos are not surcharged.

Other autos that are in excellent condition should also be rated as Special Interest Autos if they have appreciated from their original price new up to or beyond a present value of \$60,000 (\$150,000 for 2011 and subsequent model years). A certified appraisal of the auto may be required. Contact your Commercial Auto Underwriter if you are not sure whether a particular model should be classified as a Special Interest Auto.

The following rating procedures are for regular and restricted use. No more than 500 miles annually may be driven for vehicles that are rated as restricted use. Mileage above this amount must be rated as regular use.

Liability, Medical Payment, and UM/UIM

A. Regular Use

All CPA rules and rates, including discounts and surcharges, apply.

Charge 100% of the proper CPA rates. For 1970 and newer models, the appropriate performance car surcharge should be applied. Performance Car surcharge amounts are listed under the Order of Calculation in the CPA Rates Section.

B. Restricted Use

Charge 25% of the proper CPA rates for Liability and Medical Payment coverages. Charge full UM/UIM premium.

CPA discounts or surcharges do not apply.

Physical Damage

(Minimum deductibles are \$250 Comp and \$500 Coll.)

NOTE: Phy Dam losses involving Special Interest Autos will always be settled according to the Stated Amount provision contained in the policy.

2010 & Prior Model Years

A. Regular Use

All CPA rules and rates, including discounts and surcharges, apply.

1. Obtain appropriate CPA base rate located in Rates Section.
2. Multiply by the **present** Model Year factor. For application under this rule, the present model year matches the current calendar year.
3. Determine the symbol based on Stated Amount. If the Stated Amount exceeds \$80,000, contact your Commercial Auto Underwriter. Multiply by this Symbol factor.
4. Multiply by appropriate Ded factors located in Rates Section.
5. Continue with other steps from Order of Calculation as applicable. See Rates Section.

B. Restricted Use

1. Obtain appropriate CPA base rate located in Rates Section.
2. Multiply above rate by appropriate restricted use factor listed below:

Comprehensive	Collision
.80	.65

3. Multiply by the **present** Model Year factor. For application under this rule, the present model year matches the current calendar year.
4. Determine the symbol based on Stated Amount. If the Stated Amount exceeds \$80,000, contact your Commercial Auto Underwriter. Multiply by this Symbol factor.

5. Multiply by appropriate Ded factors located in Rates Section.
6. CPA discounts and surcharges do not apply.

2011 & Subsequent Model Years (\$150,000 and above)

A. Regular Use

All CPA rules and rates, including discounts and surcharges, apply.

1. Determine the exact make and model, including the body of the vehicle (coupe, convertible, etc.). For example, Ferrari 599 GTB Fiorano coupe.
2. Determine the cost new or the price paid if the vehicle is new. Do not include sales tax or destination charges when determining this price. If the vehicle is pre-owned, determine the value based on stated amount.
3. Contact the Home Office for the Comp and Coll symbols.
4. Obtain appropriate CPA base rate located in Rates Section.
5. Multiply the Comp base rate by the Comp Symbol factor. Multiply the Coll base rate by the Coll Symbol factor.
6. Multiply by appropriate Ded factors located in Rates Section.
7. Continue with other steps from Order of Calculation as applicable. **See Rates Section.**

Restricted Use

8. Determine the exact make and model, including the body of the vehicle (coupe, convertible, etc.). For example, Ferrari 599 GTB Fiorano coupe.
9. Determine the cost new or the price paid. Do not include sales tax or destination charges when determining this price. If the vehicle is pre-owned, determine the value based on stated amount.
10. Contact the Home Office for the Comp and Coll symbols.
11. Obtain appropriate CPA base rate located in Rates Section.
12. Multiply above rate by appropriate restricted use factor listed below:

Comprehensive	Collision
.80	.65

13. Multiply the Comp base rate by the Comp Symbol factor. Multiply the Coll base rate by the Coll Symbol factor.
14. Multiply by appropriate Ded factors located in Rates Section.

See Rates Pages for appropriate factors.

Antique Autos

Autos that are 25 years or older may be rated as Antique Autos if they have been kept in good running condition and/or licensed as an antique with the Department of Motor Vehicles. Vehicles in poor condition that have not been well-maintained should not be written under this rule regardless of age. Autos listed under the "Special Interest Commercial Passenger Autos" rule in this section cannot be insured as antiques. They must be rated according to that rule.

The ERIE reserves the right to inspect Antique Autos in order to verify their value. The minimum amount for which these autos may be insured is \$5,000. Depending upon their usage, they may be rated on a Regular or Restricted Use basis.

Regular Use

The auto is driven for pleasure, work, or business with unlimited mileage.

Restricted Use

The auto is driven less than 500 miles annually.

Liability**A. Commercial Passenger Autos****1. Regular Use**

Apply all current CPA rules and rates including class factors, discounts and surcharges.

2. Restricted Use

Charge 25% of the CPA "pleasure use" base rate for Liability and Medical Payment coverages. Charge full UM/UIM premium. CPA discounts and surcharges do not apply.

B. Other Commercial Vehicles**1. Regular Use**

Apply all current Commercial Auto rules and rates.

2. Restricted Use

Charge 25% of the Commercial base rate (Class 6) for Liability and Medical Payment coverages. Charge full UM/UIM premium.

Physical Damage

(Minimum Comp deductible is \$50.)

NOTE: Phy Dam losses involving Antique Autos will always be settled according to the Stated Amount provision contained in the policy.

A. Symbol & Model Year

All Antique Autos will be insured on a Stated Amount basis. For CPAs, the Stated Amount is applied to the appropriate Price-Symbol Table located in the Symbol Rules Section of this manual. Once the symbol has been determined, assign the appropriate model year.

NOTE: For Antique CPAs, the appropriate model year will always be the oldest model year shown on the Model Year Factors charts located in the CPA Rates Section of this manual.

For Other Commercial Vehicles, the Stated Amount is applied to the Phy Dam Age/Symbol Factors tables located in the Trucks, Tractors, and Trailers Rates Section to determine the symbol. Age Group 6 applies.

B. Commercial Passenger Autos**1. Regular Use**

Apply CPA rules and rates including class factors, discounts and surcharges. Determine model year and symbol based on Stated Amount.

2. Restricted Use

a. Obtain appropriate CPA "pleasure use" rate located in Rates section.

b. Multiply rate developed above by appropriate factor listed below:

Comprehensive	Collision
.80	.30

c. Multiply by the appropriate Model Year factor. For purposes under this rule, the appropriate model year factor will always be the oldest factor displayed on the rates pages.

d. Determine the symbol based on Stated Amount. Multiply by this symbol factor.

- e. Multiply by appropriate Ded factor located in Rates Section.
- f. CPA discounts or surcharges do not apply.

C. Other Commercial Vehicles

1. Regular Use

Apply Commercial rules and rates. Determine model year and symbol based on Stated Amount.

2. Restricted Use

- a. Obtain appropriate Commercial rate from Rates Section.
- b. Multiply rate by appropriate factor listed below:

Comprehensive	Collision
.80	.30

- c. Determine age group and symbol based on Stated Amount. Multiply the result of b. above by appropriate Phy Dam Age/Symbol factor located in the Trucks, Tractors, and Trailers Rates Section.
- d. Multiply by appropriate ded factor from that section.

Classic Autos

Autos that are ten years or older may be rated as Classic Autos if, because of limited production or exceptionally fine workmanship, they have achieved rare or historic interest through being restored, maintained, or preserved. Autos listed under the "Special Interest Autos" rule in this section cannot be insured as classics. They must be rated according to that rule.

The ERIE reserves the right to inspect Classic Autos in order to verify their value. The minimum amount for which these autos may be insured is \$5,000. Depending upon their usage, they may be rated on a Regular or Restricted Use basis.

Regular Use

The auto is driven for pleasure, work, or business with unlimited mileage.

Restricted Use

The auto is driven less than 500 miles annually.

Liability

A. Commercial Passenger Autos

1. Regular Use

Apply all current CPA rules and rates including class factors, discounts and surcharges.

2. Restricted Use

Charge 25% of the CPA "pleasure use" base rate for Liability and Medical Payment coverages. Charge full UM/UIM premium. CPA discounts and surcharges do not apply.

B. Other Commercial Vehicles

1. Regular Use

Apply all current Commercial Auto rules and rates.

2. Restricted Use

Charge 25% of the Commercial base rate (Class 6) for Liability and Medical Payment coverages. Charge full UM/UIM premium.

Physical Damage

(Minimum Comp deductible is \$50)

NOTE: Phy Dam losses involving Classic Autos will always be settled according to the Stated Amount provision contained in the policy.

A. Symbol & Model Year

All Classic Autos will be insured on a Stated Amount basis. For CPAs, the stated amount is applied to the appropriate Price-Symbol Table located in the Symbol Rules section of this manual. Once the symbol has been determined, assign the appropriate model year.

NOTE: For Classic CPAs, the appropriate model year will always be the oldest model year shown on the Model Year Factors charts located in the CPA Rates section. of this manual.

For Other Commercial Vehicles, the stated amount is applied to the Phy Dam Age/Symbol Factors tables located in the Trucks, Tractors, and Trailers Rates section to determine the symbol. Age Group 6 applies.

B. Commercial Passenger Autos

1. Regular Use

Apply CPA rules and rates including class factors, discounts and surcharges. Determine model year and symbol based on Stated Amount.

2. Restricted Use

- a. Obtain appropriate CPA "pleasure use" rate located in Rates Section.
- b. Multiply rate developed above by appropriate factor listed below:

Comprehensive	Collision
.80	.50

- c. Multiply by the appropriate Model Year factor.
- d. Determine the symbol based on Stated Amount. Multiply by this symbol factor.
- e. Multiply by appropriate ded factor located in Rates Section.
- f. CPA discounts or surcharges do not apply.

C. Other Commercial Vehicles

1. Regular Use

Apply Commercial rules and rates. Determine model year and symbol based on Stated Amount.

2. Restricted Use

- a. Obtain appropriate Commercial rate from Rates Section.
- b. Multiply rate by appropriate factor listed below:

Comprehensive	Collision
.80	.50

- c. Determine age group and symbol based on Stated Amount. Multiply the result of b. above by appropriate Phy Dam Age/Symbol factor located in the Trucks, Tractors, and Trailers Rates Section.

- d. Multiply by appropriate ded factor from that section.

Electric Autos

1. Liability, Med Pay and UM/UIM

a. 1990 and Newer Models

Charge 100% of proper CPA rates.

b. 1989 and Older Models

Charge 75% of the proper CPA rates.

2. Physical Damage

a. 1990 and Newer Models

Comprehensive and Collision

Charge 100% of proper CPA rates. For 2011 and subsequent model years, please contact the Home Office.

b. 1989 and Older Models

Comprehensive

Charge 100% of proper CPA rates.

Collision

Charge 50% of proper CPA rates.

Mobile Equipment

Mobile Equipment is defined as an "auto" in ERIE's Commercial Auto Policies.

1. Liability

Coverage for transportation only. Unless noted otherwise, coverage for **operations is excluded** in the policy. Coverage for operations may be provided under a General Liability type policy. For each of the classes listed below, multiply rates for Liability by the Service Trailer Class Factor for Liability.

BUSINESS USE	CLASS
Air Compressors, Pumps & Generators	Service Trailer
Auger	Service Trailer
Backhoe	Service Trailer
Boom Truck	Service Trailer
Cherry Pickers & similar mounted devices to raise and lower workers	Service Trailer
Crane	Service Trailer
Drilling Rig (Use for Geophysical Exploration)	Service Trailer
Excavating/Trenching Equipment	Service Trailer
Front-End Loader	Service Trailer
Geophysical Exploration Equipment	Service Trailer
Grader	Service Trailer
Hoist	Service Trailer
Lawn Tractor	Service Trailer
Licensed Farm Tractor	Service Trailer
Lighting Equipment	Service Trailer
Log Loader	Service Trailer

Patcher	Service Trailer
Road Maintenance- Non-Construction or resurfacing (Operations Included)	Service Trailer
Roller	Service Trailer
Sand Blasting or Other Building	Service Trailer
Street Cleaners, Flushers, Sprinklers & Sweepers (Operations Included)	Service Trailer
Surface Cleaning Machinery	Service Trailer
Tree or Other Spraying Equipment	Service Trailer
Tree Spader	Service Trailer
Vacuum Cleaners (NOT Street Cleaners)	Service Trailer
Well Servicing Equipment	Service Trailer

2. Medical Expense, Work Loss and UM/UIM

Multiply rates for Medical Expense, Work Loss and Uninsured/Underinsured Motorists by Service Trailer Class Factor for Liability.

3. Physical Damage

Add the value of the permanently attached mobile equipment to the value of the truck. Then apply this total to the Age/Symbol factor table in Rule 60 of the Rates Section.

Self-Propelled Mobile Units Used for Libraries

(Bookmobiles), Health Check-up Offices, Displays, etc. Charge Class 4 rates.

Farm Tractors

(Designed to pull farm implements) **and Equipment** (not including fixed or stationary implements which may be powered by a tractor.) - *Refer to Commercial Underwriting.*

Ambulances

Refer to Commercial Underwriting.

Funeral Directors' Vehicles

1. Owned Autos

a. Commercial Passenger Autos

1. Regularly used in the funeral business.

- Liability.** Rate using the CPA rates. Use Class Factor for the "Drive to Work or School less than 15 miles one way; Licensed 8 or More Years."
- Physical Damage.** Rate using the CPA rates. Use Class Factor for the "Drive to Work or School less than 15 miles one way; Licensed 8 or More Years." Then multiply the premium by .70.

2. Not regularly used in the funeral business.

Rate using the CPA rates. Use Class Factor for "Pleasure; Licensed 8 or More Years."

NOTE: Attach a Family Auto Insurance End't., [AMMGA5](#), if the auto is titled in the name of an individual.

b. Commercial Autos (Other than CPAs)

1. Liability

- Hearses** (used exclusively as) - Charge Class 6 rates.

- b. **All Other** (including "Flower Cars" - trucks used to transport flowers) Charge 85% of Class 5 Light, Local rates. (If 7,800 lbs. - 3/4 ton - or less, charge Class 6 rates.)
2. **Physical Damage**
 - a. **Hearses & "Flower Cars"**
 1. **Fire; Fire & Theft; Fire, Theft & CAC; and Comprehensive** Charge 70% of Class 6 rates.
 2. **Collision**
 - a) **Hearses** Charge 50% of Class 6 rates.
 - b) **Flower Cars** Charge 100% of Class 6 rates.
3. **Hired and Donated Autos** [\(AMMQA\)](#) - Refer to ["RULE 45 PIONEER COMMERCIAL AUTO POLICY"](#).

Driver Training Autos

1. **Liability**
 - a. **Driver Training Programs Offered As Part Of A School Curriculum.**
 1. CPAs equipped with **dual brake control** will be written at 85% of CPA "Business" rates.
 2. All other CPAs will be written at CPA "Business" rates.

School Board members, instructors and students are protected while the auto is used for driver training and to or from the place of garaging or servicing.
 - b. **Driver Training Programs Offered By Driving Instruction Schools**
 1. Owned CPAs:
 - used for driving instruction,
 - equipped with **dual brake control**, and
 - with an instructor present

will be written at CPA rates.
 2. Owned CPAs used for driving instruction and **not** equipped with **dual brake control** will be rated using the CPA rates. Use the CPA Class Factor for "Drive to Work or School 15 or more miles one way; Licensed Less than 8 Years."
 3. Non-owned autos used for driver training will be rated using the CPA rates for each instructor in excess of the number of owned autos. Use the CPA Class Factor for "Drive to Work or School 15 or more miles one way; Licensed Less than 8 Years."
2. **Physical Damage**

All CPAs used for driver training will be rated at CPA "Business" rates.

Leased or Rented Autos

(Prior approval of Commercial Underwriting required.)

Owner Only Contingent Coverage on Autos Leased for One Year or More [\(AMMPC\)](#)

Primary coverages required by State law-including liability limits required by the lease agreement - **must** be purchased by the lessee if an auto is leased for one year or more. The owner (lessor) must be named as an Additional Insured on the lessee's policy. The lessor must obtain a copy of the Dec or end't. making the lessor an Additional Insured, or a copy of a Certificate of Insurance showing the lessor as an Additional Insured. Coverage is provided **ONLY** for the owner (including employees and agents.)

1. Premium Determination
 - a. CPA "Business" base rate by territory.
 - b. Multiply by increased limit factor.
 - c. Multiply by .05.

Round to the nearest dollar after each step.

Owner Only Contingent Coverage on Autos Rented As Temporary Substitute Autos [\(AMMPE\)](#)

When an auto is rented as a temporary substitute, coverage applies to its owner only when:

- the auto is on the owner's premises;
- the auto is in the care, custody or control of the owner for service or delivery; or
- the auto is involved in an accident because of lack of or faulty maintenance of the auto (by the owner).

1. Premium Determination
 - a. CPA "Business" base rate by territory.
 - b. Multiply by increased limit factor.
 - c. Multiply by .05.

Round to the nearest dollar after each step.

Fire and Police Vehicles

Coverage for fire and police department vehicles - including voluntary fire companies - **may** be available for some risks. *Refer to Commercial Underwriting.*

Driveaways and Haulaways

Refer to Commercial Underwriting.

Repossessed Autos

Coverage is offered to Finance Companies, Banks and Credit Unions only.

Finance Companies, Banks and Credit Unions may buy insurance to cover their repossession, recovery and use of autos in connection with their resale. No other business use is covered. *Refer to Commercial Underwriting.*

RULE 49 MISCELLANEOUS COVERAGES

Transportation Expense - Physical Damage

Transportation Expense resulting from a Comp loss are automatically provided by policy language when an auto we insure is insured for Comp. Limits provided by the policy are: \$20 per day/\$900 per disablement.

Transportation Expense resulting from a Coll loss and/or higher Comp loss limits are available. The corresponding Comp and/or Coll coverages must be purchased in order to buy Transportation Expense coverage. The same Transportation Expense limits must be purchased for both Comp and Coll. No Ded applies.

Transportation Expenses Coverage for Coll and higher limits of Transportation Expenses for Comp are not available on Special Interest Autos, Antique Autos or Classic Autos that are rated as "restricted use".

See Rates Section.

Sound Equipment - Physical Damage

(Sound Equipment includes tape players, compact disc players, citizen band radios, 2-way mobile radios or telephones, scanners and their accessories and antennas.)

1. Sound Equipment **permanently installed** in the opening of the dash or console normally used by the auto manufacturer to install a radio becomes part of the auto. Coverage and Ded bought on the auto apply to any loss involving sound equipment.
2. Sound Equipment **permanently installed** other than in the opening of the dash or console is covered up to \$1000. Coverage and Ded bought on the auto apply to any loss involving sound equipment.
3. Sound Equipment **not permanently installed** is not covered by any ERIE auto or business policy. Homeowners policies (including The ERIE's HomeProtector policy) cover such portable equipment only if the power to operate it does not come from the auto. Usually a \$100 Ded applies to the loss. Inland Marine coverage on a NP basis may be available. Contact ERIE's Personal Property Underwriting Department for acceptability.

Customized Vehicles Coverage - Physical Damage

The following rule applies to customized vehicles manufactured from 1981 to the present. For 1980 and earlier model years, refer to the Symbols section to determine the Phy Dam rating symbol.

Definition

Customized vehicles are vans, minivans, sport utility vehicles, and pickup trucks that have been altered by having customized or individually adapted items built (or fit) into them. Examples of equipment found in customized vehicles include bay or custom windows, interior wood trim, special lighting fixtures, televisions, video cassette players, and various window treatments (such as draperies or mini-blinds).

Equipment such as cooking and bathroom facilities, sleeping units (other than folding rear-seat sleeper sofas), and other items associated with camping should not be confused with the typical equipment installed in customized vehicles. Vehicles containing this type of equipment must be rated as Recreational Camping Vehicles (RCVs) under Rule 26 in the PPA Rules Section of this manual.

Business equipment such as personal computers, fax machines, copiers, and so forth should not be considered as customized equipment. Vehicles that contain additional equipment used in operating a business do not apply for rating under this rule.

Equipment added to a vehicle to allow a handicapped person to enter, exit or operate the vehicle is not considered customized equipment. It is considered part of the vehicle, and Phy Dam coverages apply automatically. The cost of such equipment should be separated from the total cost of the vehicle when applying this rule.

Vans, Minivans, Sport Utility Vehicles and Pickup Trucks are customized one of three ways:

- A. by **Van Conversion Dealers** who purchase **incomplete** vans and trucks directly from auto manufacturers. An incomplete van is a stripped unit consisting only of the frame, drivetrain components, driver's side seat, and factory installed equipment that is covered by the manufacturer's warranty on the vehicle (such as cruise control). It is manufactured for the sole purpose of being customized. The van conversion dealer customizes these vehicles and then sells them to auto dealerships.

An incomplete van, minivan, sport utility vehicle, or pickup truck can be identified by reviewing the third position of the VIN. The following characters are used by the leading van manufacturers to designate an incomplete vehicle:

Manufacturer	Third Position of VIN
Chevrolet	B
Dodge/Plymouth	6
Ford	D
GMC	D
Jeep	D
Toyota	5

When one of the above characters appears in the third position of the VIN, the vehicle **must** be classified as customized. Do not use the PPA symbols which appear in this manual to rate this vehicle. *Refer to **Premium Determination** which follows later in this rule.*

- B. by the **owner of the vehicle** who personally installs this equipment. The majority of vans, minivans, sport utility vehicles, or pickup trucks customized this way were purchased as **complete** vehicles and cannot be identified as a customized vehicle by the VIN.
- C. by the automobile dealership the customized vehicle is purchased from, through a **local van conversion dealer**. Such conversions are primarily for special orders, and are essentially made to complete, factory-finished vehicles.

*Vehicles customized under **B** or **C** do not qualify for the rating procedures provided below. Because they have full manufacturer's VINs that indicate a factory-finished vehicle, they would be assigned a symbol from the Symbols section. The cost of customized equipment added to these vehicles does not affect the symbol.*

Premium Determination

To determine the proper Phy Dam premiums for customized vehicles, the following procedures apply:

2011 & Subsequent Model Years

If the van, minivan, or pickup truck is **new** or **used**, the following procedure applies:

1. Determine the year, make, model and VIN of the customized vehicle. For example, a 2011 Ford Conversion Van is primarily based on a 2011 Ford Econoline series van. The manufacturer's name (Ford) and the model (Econoline E-150) can be obtained directly from the exterior of the vehicle.
2. Determine the Phy Dam symbols for the comparable factory-finished vehicle using the 2011 Private Passenger Auto Phy Dam Symbol pages. Separate Comp and Coll symbols must be determined, and will be used to calculate the Phy Dam premium. In the above example, the Phy Dam symbols for a 2011 Ford Econoline E-150 van would apply. These would be the Comp and Coll symbols immediately next to the listing for Econoline E-150 (also referred to as the 'head symbol').
3. If a VIN exception is listed under the Phy Dam head symbol, compare VIN positions five thru eight. If there is an exact match to the VIN sequence of the model being symbolled, then use the appropriate Phy Dam symbols for the VIN exception.

The following example is provided for a 2011 customized vehicle:

VEHICLE: 2011 Ford Econoline E-150 Conversion Van

PRICE NEW: Not Applicable

Physical Damage Symbols Determination Method:

1. Year: 2011
Make: Ford
Model: Econoline E-150
VIN: 1FDHE1DL&A
2. 2011 PPA Physical Damage Symbols Page listings for this vehicle:
ECONOLINE E-150 (head symbol) Comp 13 Coll 16
(&F&HE1DL&A) (VIN exception) Comp 14 Coll 17
3. Because the VIN matches the exception, the resultant symbols would be 14 (Comp) and 17 (Coll). VIN positions five thru eight (HE1DL) are an exact match.

2010 & Prior Model Years

A. For **CPAs**, if the van, minivan, sport utility vehicle, or pickup truck is **new**:

1. Use the manufacturer's **suggested retail price** for the vehicle, including the cost of **all** customized equipment. Destination charges, tax, title, and registration fees should not be included in the total price new.
2. Apply this price-new to the appropriate Price-Symbol Table located under Rule 199 in the Symbols Section. If the customized vehicle is a pickup truck or sport utility vehicle, the physical damage rating symbol can be determined at this time. However, if the customized CPA is a van or minivan, the following step should be applied.
3. For customized vans and minivans, the symbol obtained from step 2. is then reduced by **three** to determine the final rating symbol.

EXAMPLE: If the total retail price new for a 1996 Ford Van Conversion was \$32,000, a symbol "M" would be determined by applying this price new to the 1990 and Newer Model Year Autos Price-Symbol Table located under Rule 199 in this manual. This symbol would then be reduced **three** times, and a symbol "J" would result. This would be the final rating symbol applied to this vehicle.

Please note that this three-symbol reduction applies **only to customized CPA vans and minivans**. Customized vehicles of any other type (e.g., trucks, sport utility vehicles) do not qualify for this down-symbolling.

For all **other new Commercial vehicles**, determine the manufacturer's **suggested retail price** for the vehicle, including the cost of **all** customized equipment. Destination charges, tax, title, and registration fees should not be included in the total price new. Apply this price new to the **Cost New** portion of the Phy Dam Age/Symbol Factors tables located under Rule 60 in the Rates Section. The appropriate symbol can then be obtained from these tables. No down-symbollings apply to any type of customized commercial vehicle (other than CPAs).

B. If the van, minivan, sport utility vehicle, or truck is **used** and the price **new** of the vehicle is known, follow the premium determination steps outlined in part [A](#) above. If the cost new is unknown, then:

1. Determine the total amount paid (cost used) for the vehicle including **all** customized equipment. Do not include any sales tax or other additional fees in the cost used.
2. Determine the age of the vehicle based upon the model year. The table below can be used to determine this, and provides Price New Factors according to age. Multiply the total cost of the vehicle from Step 1 by this factor to obtain the approximate original price new.

Age of Vehicle	Model Year	Price New Factor
1	Current Year	1.00
2	1st preceding year	1.10
3	2nd preceding year	1.15
4	3rd preceding year	1.20
5	4th preceding year	1.25
6	5th preceding year	1.30
7	6th preceding year	1.35
8	7th preceding year	1.45
9	8th preceding year	1.60
10	9th preceding year	1.75
11	10th preceding year	1.90
12	11th preceding year and prior years	2.05

Model Year begins September 1st of the previous calendar year. This applies regardless of actual introductory dates.

3. For **CPAs**, apply the approximate original cost new from Step 2. to the appropriate Price-Symbol Table in the Symbols Section to obtain the Phy Dam rating symbol. For **other Commercial vehicles**, apply the approximate original cost new from Step 2. to the **Cost New** portion of the Phy Dam Age/Symbol Factors tables located under Rule 60 in the Rates Section to determine the symbol.
4. For customized **CPAs** that are either vans or minivans, the resulting symbol is reduced by **three** to determine the final rating symbol.

EXAMPLE: If the cost used for a 1993 Chevrolet Van Conversion is \$19,000, an Age of Vehicle "5" would be assigned (during the 1997 model year). Using the Original Cost New Table, a Cost New Factor of 1.25 applies. The cost used of \$19,000 would then be multiplied by this factor, and an approximate price new of \$23,750 would be used. If this van is insured as a CPA, a symbol "H" results when this amount is applied to the 1990 and Newer Model Year Autos price-symbol table. This symbol is then reduced **three** times, and a final symbol "E" is assigned to this vehicle.

Please note that this three-symbol reduction applies only to customized CPA vans and minivans. CPAs of any other type that are customized (e.g., trucks, sport utility vehicles), and any other customized commercial vehicles (regardless of type), **do not** qualify for this down-symbolling.

Customized vehicles must always be rated according to the provisions contained in this rule.

Loss of Use - Income Protection ([ACRA](#))

(Can only be purchased if corresponding Phy Dam Coverages have been purchased on the vehicle.)

Coverage Provisions

Coverage includes loss of income resulting directly from interruption of business caused by a Comp or Coll **loss** to insured vehicles or damage to equipment mounted on an insured vehicle.

A specific "workday" and "downtime" limit of insurance is written for each vehicle.

1. **"Workday" limit** - The "workday" limit should be the **daily** total of net income plus expenses which continue such as payroll - drivers and other key employees, interest, taxes and rent. Remember that expenses which do not continue (such as gas, oil, etc.) should not be considered in determining the workday limit.
2. **"Downtime" limit** - The minimum "downtime" (number of "workdays" the vehicle is inoperable for normal purposes because of a loss) limit is 50 times the "workday" limit. This would provide up to 10 weeks of protection for a business operating 5 days a week. Higher "downtime" limits may be written.

Premium Determination

1. Select an appropriate "workday" limit.
2. Choose the desired number of "workdays" to be included in total downtime protection. (Column 1 of "Downtime" Factor Table.)
3. Multiply the selected "workday" limit by the Comp and/or Coll factor provided. (Columns 2 and 3 of "Downtime" Factor Table.) This is the premium to be charged per coverage per vehicle.
4. To determine the "downtime" limit (total protection available) multiply the "workday" limit by the number of "workdays" chosen. This limit will be shown on the endorsement.
5. "Downtime" Factor Table

No. of "Workdays"	Comp	Coll
50	0.70	0.85
60	0.75	0.91
70	0.79	0.97
80	0.84	1.03
90	0.85	1.04
100*	0.86	1.06

* For more than 100 days see 6. below.

6. When the number of selected "workdays" exceeds 100, the following will be used:
 - a. Follow steps 1. through 3. using 100 "workdays."
 - b. Multiply the number of additional days by .002 Comp and/or .003 (Coll.)
 - c. Add 3. to the premium determined for 100 days of coverage from a. above. This sum represents the premium to be charged per coverage per vehicle.
 - d. The "downtime" limit (total protection available) is determined by multiplying the "workday" limit by the number of "workdays" chosen. This limit will be shown on the endorsement.

NOTE: When this coverage is purchased, show following information on the application or change:

1. The "workday" limit.
2. The total number of days of downtime.
3. The Phy Dam coverage(s) for which this coverage is purchased.

Example 1: \$200 "workday" limit for 50 days for Comp and Coll:

1. \$200 "workday" limit.
2. 50 "workdays."
3. $\$200 \times 1.40$ (column 2 of "Downtime" table) = \$280 (Comp.)
 $\$200 \times 1.70$ (column 3 of "Downtime" table) = \$340 (Coll.)
 $\$200 \times 50 = \$10,000$ "Downtime" limit.

Example 2: \$200 "workday" limit for 130 days for Coll:

1. \$200 "workday" limit.
2. First 100 "workdays."
 - a. $\$200 \times 2.11$ (column 3 of "Downtime" table) = \$422 (Coll.)
 30 additional "workdays" - step 6. b.
 - b. $30 \times .003 = .09$
 - c. $.09 \times \$200 = \18
 - d. $\$18 + \$422 = \$440$ total Coll premium for 130 days.
3. $130 \times \$200 = \$26,000$ total "downtime" limit.

Prospects with the following specialty vehicles may be receptive to this coverage:

- Bucket-reach trucks
- Bulk milk transporters
- Concrete block delivery trucks
- Concrete mix-in-transit trucks
- Garbage (mechanized) trucks
- Lime spreader trucks
- Log-loader trucks
- Refrigerated trucks
- Roll-back/tilt bed trucks
- Septic-tank cleaner trucks
- Tri-axle dump trucks
- Well driller trucks, etc.

Combined Additional Coverage ([ADBB01](#))

(Can only be written with Fire and Theft Coverages)

Perils

- External Discharge or Leakage of Water, except loss from rain, snow or sleet, wind-driven or not
- Flood or Rising Water
- Malicious Mischief* or Vandalism*
- Riot or Civil Commotion, Forced Landing or Falling Air craft or Spacecraft and their Parts or Equipment
- Windstorm, Hail, Earthquake, or Explosion.

* Subject to a \$25 Ded with respect to each auto applying to the amount of each loss.

Premium Determination

See Rule 60 in Rates Section.

Windstorm, Hail, Earthquake or Explosion

(These coverages can only be written with Fire and Theft Coverages.)

Perils

Do not cover loss caused by rain, snow or sleet - wind-driven or not.

Premium Determination

Refer to Commercial Underwriting.

Errors, Omissions and Interim Binder - Physical Damage**Coverage Provisions**

A bank, finance company or credit union may be insured against loss resulting from unintentional failure to provide specific insurance on financed autos. The bank, finance company or credit union must specify in each loan agreement the kinds of insurance required and make every reasonable effort to see that the auto is insured with the required coverage effective from the time its interest attaches.

Coverage will benefit only the Named Insured (bank, finance company or credit union) as loss payee. This coverage is **excess** over any other valid and collectible insurance.

Premium Determination

Refer to Commercial Underwriting.

Conversion, Embezzlement and Secretion - Physical Damage**Coverage Provisions**

This coverage may be written to protect the interest of dealers, banks, finance companies and credit unions in autos they finance.

The ERIE is not liable under this coverage for:

1. An amount exceeding the lowest of the following:
 - a. Cost of repair or replacement, or
 - b. ACV of the auto at the time of loss, or
 - c. The unpaid balance due the Named Insured not more than 60 days past due, less carrying charges.
2. More than the amount due the Named Insured under this coverage, less the amount due under all other valid insurance on the auto.
3. More than the proportion of such loss which this insurance bears to the whole amount of valid insurance protecting against Conversion, Embezzlement and Secretion.

Premium Determination

Refer to Commercial Underwriting.

Auto Lease/Loan Security Coverage ([AFAB01](#))

Auto Lease/Loan Security Coverage provides coverage in the event of a total loss to pay the difference between the ACV of the vehicle and the unpaid balance of the lease or loan on the vehicle. This coverage does not include:

1. overdue lease/loan payments at the time of the loss,
2. financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage,
3. security deposits not refunded by a lessor,
4. costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the loan or lease,
5. carry-over balances from previous loans or leases.

Coverage applies to both Comp and Coll losses regardless of who is at fault. No Ded applies.

Auto Lease/Loan Security Coverage may be purchased on new (not previously leased or titled in any state) **autos** only when both Comp and Coll coverages are purchased.

Coverage must be requested within 60 days of the leasing/purchasing of the vehicle and no losses involving the auto may have occurred. The length of the lease or loan may not exceed five years to qualify for the purchase of this coverage.

*Auto Lease/Loan Security Coverage may not be purchased for a loan where the lender does not have a security interest in the vehicle (i.e. home equity loans).

Order of Calculation

1. Comp Base Rate by Territory.
2. Multiply by Model Year Factor from "Model Year Factors - CPA." (For TTT and Pub, multiply by appropriate Age/Symbol Factor and go to step 4.)
3. Multiply by Symbol Factor from "Symbol Factors - CPA."

4. Multiply by .10; then,
5. Coll Base Rate by Territory.
6. Multiply by Model Year Factor from "Model Year Factors - CPA." (For TTT and Pub, multiply by appropriate Age/Symbol Factor and go to step 8.)
7. Multiply by Symbol Factor from "Symbol Factors - CPA."
8. Multiply by .10; then,
9. Add result of 4. to result of 8.

Fellow Employee Liability ([AHMB01](#))

Commercial Auto and Garage/Auto policies exclude liability coverage for employees whose negligence has injured a fellow employee. This endorsement is available for businesses to protect their employees from fellow employee negligence. Use the following rates:

Policy	Rate
Commercial Auto	5% of BI Premium or 3% of CSL Premium
Garage/Auto	3% of Liability Package Premium

If there are commercial vehicles on a Garage policy, charge the appropriate percentage (5% of BI or 3% of CSL) for each vehicle on the policy, in addition to 3% of the Garage Liability package premium.

RULE 50 TRUCKERS ([ADBB02](#))

(If over 50 mile radius, *refer to Commercial Underwriting.*)

Premium Determination

1. **Specified Auto Basis** - Refer to ["RULE 46 PREMIUM DETERMINATION - TRUCKS, TRACTORS, TRAILERS AND SEMI-TRAILERS"](#) - with the following exceptions:
 - a. **Local Truckers**
 1. **Within 50 mile Radius.** Use Truckers "local" rates for the territory where it is principally garaged.
 2. **Hauling Exclusively for One Concern** under a written agreement. Use the territory and class of that concern. State on the the Dec that "Auto...will be used exclusively to haul for...Company."
 - b. **Truckers over 50 mile radius.** *Refer to Commercial Underwriting.*
 - c. **Commercial Trailers**
 1. **Trailers** - Use Commercial Trailer rate for a self-propelled unit operated over the same route.
 2. **Semi-Trailers** - Use Commercial Semi-Trailer rate for a self-propelled unit operated over the same route.
 3. **Dollies** - Use **40% of the Extra Heavy Tractor** rate or **40% of the zone** rate, whichever is applicable for a self-propelled unit operated over the same route.
2. **Commercial Autos Rented to Truckers** - Autos of the commercial type rented under long-term contract to any person or organization engaged in the business of transporting property for hire will be rated at **15% of the premiums otherwise applicable** during the period of such rental provided such units are identified and so designated on the Dec.

NOTE: This extra rate is not to be charged in connection with parking dollies.

NOTE: BMC90 and MCS90 apply if subject to the Interstate Commerce Act; MCS90 applies if subject *only*

to the Federal Motor Carrier Act of 1980; and Form F applies if subject to a State Commission.

3. **Tractors in Excess of Semi-Trailers –**

- a. **For Truckers Other Than Zone – Under 300 Mile Radius** - For each truck-type tractor owned by the Named Insured in excess of the number of semi-trailers owned by the Named Insured, add a non-owned semi-trailer at the full semi-trailer rate and use the truck-type tractor rating class for the semi-trailer rating class.
- b. **For Truckers Zone – Over 300 Mile Radius** – For each truck-type tractor owned by the Named Insured in excess of the number of semi-trailers owned by the Named Insured, add a non-owned semi-trailer at 10% of the tractor rate and use the truck-type tractor rating class for the semi-trailer rating class.

4. **Gross Receipts** - *Refer to Commercial Underwriting.*

5. **Cost of Hire Basis** - *Refer to Commercial Underwriting.*

6. **Truckers Zone - Over 300 mile radius - Descriptions and Liability Premiums** - *Refer to Commercial Underwriting*

Personal Injury Protection and Physical Damage Coverages are available.

Refer to "[RULE 46 PREMIUM DETERMINATION - TRUCKS, TRACTORS, TRAILERS AND SEMI-TRAILERS](#)" for applicable rules and to Rates Section for rates.

Heavy and Specialized Carriers

Heavy and Specialized Carriers operate under a certificate of public convenience and necessity issued by a federal or public authority to a common carrier of articles or commodities which, because of their size, shape, form or weight, require the use of special equipment or special handling. This includes the thorough movement of such articles or commodities, without change of equipment or drivers at the point of interchange. Contact the Commercial Underwriting for any required state permit.

Bobtail and Deadhead Operations

Coverage may be purchased for the use of the Named Insured's truck, tractor or tractor-trailer when it is "running light" - without a payload (tractor without a trailer, or a tractor with an empty trailer) - as opposed to regular hauling for the trucking company it is leased to. The trucking company provides primary insurance while the Named Insured's unit is being used in its business. *Refer to Commercial Underwriting.*

Trailer Interchange Agreement

Coverage Provisions

Covers legal liability for damage to non-owned trailers being used by the Named Insured under a written trailer interchange agreement. This agreement requires that the Named Insured's trailers, while being used by someone else, be excluded from Phy Dam Coverage under the Named Insured's policy.

Premium Determination

Each agreement must be rated individually based upon the number of owned, insured trailers in relation to the number of owned, insured tractors. *Refer to the Commercial Underwriting.*

RULE 51 PUBLIC AUTOS

(See Rule 62 in Rates Section for Public Auto Rates.)

The ERIE will only insure:

- School Buses (Includes Day Care Centers and Nursery Schools)
- Church Buses
- Organization Buses (Boy Scouts, Girl Scouts, and 4-H Programs are examples)
- Employer-Owned Vehicles used to Transport Employees
- Motel, Hotel or Apartment Complex Buses/Vans

Public Auto Classes**School, Church and Organization Buses ([APAA8](#))**

The policy provides protection for the school district and school officials and employees as well as the Named Insured while the bus is being used to transport school children and teachers to and from school, games and outings. It also provides protection for transportation of school officials, board members, doctors, nurses or parents and guardians of school children in connection with school activities. Coverage for private use by the Named Insured is included. Coverage for carrying paying passengers is not contemplated in the premiums being charged. The PD premium includes coverage for liability for loss or damage to property of passengers.

Premium Determination depends upon vehicle usage, seating capacity, and ownership.

1. **1-12 Passenger Vehicles** (*Privately Owned*) - passenger vehicles, including vans, with a seating capacity not exceeding 12 passengers (and a driver) that are individually owned.
2. **1-12 Passenger Vehicles** (*Not Privately Owned*) - passenger vehicles, including vans, with a seating capacity not exceeding 12 passengers (and a driver) that are owned by a corporation, school district, church or organization.
3. **Over 12 Passenger Vehicles** (*Regardless of Ownership*) - all types of vehicles with a seating capacity in excess of 12 passengers, regardless of ownership.

Vehicles Used to Transport Employees

Only vehicles **owned** by an employer and used exclusively to transport employees to and from work are rateable under this rule. This service may be paid by either the employer or the employee. These vehicles may not be used in any other passenger carrying service.

Motel, Hotel or Apartment Complex Buses/Vans (BI, PD & PIP)

Shuttle buses/vans used to transport guests and residents between a named motel, hotel or apartment complex and airports or other points of transportation will be rated as follows:

1. **1-12 Passenger Vehicles.** Multiply the CPA "Business" rate by 105%.
2. **Over 12 Passenger Vehicles.** Multiply the CPA "Business" rate by 140%.

Premium Determination

Use the BI, PD, PIP, UM/UIM Comp and Coll **Order of Calculation**, rates and factors shown in Rule 61 in Rates Section.

RULE 52 PIONEER GARAGE/AUTO POLICY--LIABILITY**Franchised/Non-Franchised Dealers Liability Package:**

"Any Auto" - **owned, hired and non-owned**, Premises- Operations, Products-Completed Operations, Advertising Injury, Tenants Legal Liability, Truth in Lending/Leasing, Odometer, Auto Damage Disclosure, Competitive Auto

Parts Laws, Federal Used Car "Buyer's Guide" Regulation, Hosted Liquor Law, Personal Injury, PD, Watercraft, Blanket Contractual, Worldwide Coverage, Automatic Coverage on Newly Acquired or Formed Organizations, Broad Form PD (Work Performed by Others), Incidental Medical Malpractice, Additional Persons Insured (Other Than Auto) plus Premises Medical Payments (\$2000) per person.)

Class Explanation (Rating Basis)

The package premium and the PIP premiums are based on the number of persons in each of the following classes:

1. **Class 1 Employees** - Active proprietors, partners and executive officers, general managers, department managers, salespersons and employees whose principal duties are to drive garage-owned autos or who are furnished with garage-owned autos.

Class 1A Employees - Salespersons who are not regularly furnished with garage-owned autos.

Class 2 Other Active Employees - Includes clerical, mechanical, etc.

Class 3 Non-Employees Who Drive - 24 years of age and over - Inactive proprietors, partners or executive officers, spouses and relatives of active and inactive proprietors, partners or executive officers who are furnished or who have regular use of garage-owned autos.

Class 4 Non-Employees Who Drive - under 24 years of age - Inactive proprietors, partners or executive officers, spouses and relatives of active and inactive proprietors, partners or executive officers who are furnished or who have regular use of garage-owned autos. Also included in this class is any other person or organization who is furnished a garage-owned auto for regular use. for all applicable classes.

EMPLOYEE - FULL-TIME - A garage employee who works an average of 20 hours or more per week.

EMPLOYEE - PART-TIME - A garage employee who works an average of less than 20 hours per week.

Premium Determination

Follow Order of Calculation in Rates Section.

EXCEPTIONS:

Dealers whose **ONLY** vehicular franchise is in vehicles not required to be licensed for road use (such as snowmobiles, farm implements and special or mobile equipment) may be rated as DEALERS or SERVICE OPERATIONS, at the Applicant's option.

1. If these Dealers are rated as DEALERS, coverage applies for "any auto" (including licensed and unlicensed.)
2. If these Dealers are rated as SERVICE OPERATIONS, coverage applies only for **unlicensed** owned vehicles, as well as hired and non-owned autos. Dealer-owned licensed vehicles must be listed separately on the Garage/Auto App or Change Form. The ERIE will then issue a DEALERS policy.

Motorcycle Dealers are rated as DEALERS. PIP Benefits do not apply to motorcycle-related injuries.

Service Operations Liability Package:

Auto - **owned, hired and non-owned**, Premises- Operations, Products-Completed Operations, Advertising Injury, Tenants Legal Liability, Truth in Lending/Leasing, Odometer, Auto Damage Disclosure, Competitive Auto Parts Laws, Federal Used Car "Buyer's Guide" Regulation, Hosted Liquor Law, Personal Injury, PD, Watercraft, Blanket Contractual, Worldwide Coverage, Automatic Coverage on Newly Acquired or Formed Organizations, Broad Form PD (Work Performed by Others), Incidental Medical Malpractice, Additional Persons Insured (Other Than Auto) plus Premises Medical Payments (\$2000) per person.)

Class Explanation (Rating Basis)

The package premium is based on the number of persons in the following class:

Class 1 Employees – Proprietors, partners and executive officers, general managers, department managers, clerical, mechanical, etc.

EMPLOYEE - FULL-TIME - A garage employee who works an average of 20 hours or more per week.

EMPLOYEE – PART-TIME - A garage employee who works an average of less than 20 hours per week.

Premium Determination

Follow Order of Calculation in Rates Section.

EXCEPTIONS:

The following are not covered under the Service Operations package premium. They must be insured on a "specified auto" basis under a Garage/Auto Policy or a separate Commercial Auto Policy.

1. Owned Autos - Charge appropriate PPA or commercial auto rates.
2. Dealer Plates - Charge the CPA "Business" rate for each plate for the territory in which the garage is located. List each plate on the App or Change Form.
3. Limited Use Plates, such as Transporter and Floater Trailer Plates - Charge 10% of the CPA "Business" rate for each such plate listed on the App or Change Form. These plates might be used in the pickup and delivery of customers' vehicles and boats in such businesses as auto detailing, body and glass shops and boat dealers.

When The ERIE has verified that the Named Insured has insured all such Owned Autos and/or Dealer or Transporter Plates on the same ERIE Pioneer Garage/Auto Policy, The ERIE will then provide the "any auto" basis - owned, hired and non-owned - for auto liability.

Personal Injury Protection

\$5,000 Medical Payments coverage must be provided on all Dealers' policies. Income Loss, Funeral Expenses, Accidental Death and Extraordinary Medical Benefits coverages may be purchased on a Dealer's policy. For description and rules for these coverages, see ["RULE 46 PREMIUM DETERMINATION - TRUCKS, TRACTORS, TRAILERS AND SEMI-TRAILERS."](#)

NOTE: Motorcycles and similar two or three wheel vehicles or off-road recreational vehicles are excluded from these coverages by policy language.

PIP, Extraordinary Medical Benefits, and Premises Med Pay Coverages will be reduced by any Workers Compensation losses paid to employees (including officers) INJURED ON THE JOB. Workers Compensation provides protection for job-related injuries. Premises-operations Med Pay does apply to Dealers of motorcycles and vehicles such as snowmobiles, golf carts, etc.

Premium Determination

Follow Order of Calculation in Rates Section.

Uninsured/Underinsured Motorists ([AHDU01](#))

Dealers and Specified Autos Only; See ["RULE 46 PREMIUM DETERMINATION - TRUCKS, TRACTORS, TRAILERS AND SEMI-TRAILERS"](#) for rules.; See Rates Section.

RULE 53 DAMAGE TO CUSTOMERS' AUTOS AND PROPERTY

(Dealers and Service Operations)

Basis Options Available

Only one may be purchased.

Legal Liability Basis

Protects the garage against legal liability for damages to customers' autos and other property customarily left in charge of the garage for care, service, or repair. Coverage does not apply simply because there is loss.

Negligence on the part of the garage or its employees must exist.

Direct Primary Basis

Pays for loss to customers' autos and other property left in charge of the garage for care, service, or repair, **regardless of legal liability.**

Direct Excess Basis

Pays for loss to customers' autos and property left in charge of the garage for care, service or repair **in excess** of customer's own auto policy (without the deductible, unless held legally liable), or pays all of the loss (after the deductible, regardless of legal liability) if customer has no insurance.

Coverages Available**Named Perils**

Earthquake, external discharge or leakage of water; falling aircraft or spacecraft and its parts; fire or explosion; flood or rising waters; hail; malicious mischief and vandalism; riot or civil commotion; sinking, burning, collision or derailment of any conveyance transporting a customer's auto; theft; and windstorm. Various Deds are available on a per auto, per loss basis.

Comprehensive

Including coverage of those perils listed above plus glass breakage, damage caused by an elevator, and many others. Various Deds are available on a per auto, per loss basis.

Collision

Various Deds are available on a per auto basis.

Maximum Limit for Customers' Autos at Each Location

Show the maximum limit at all building locations and the maximum limit at all outside locations on the App or Change Form. They represent the estimated maximum value of customers' autos that might be at given locations.

Premium Determination

Follow Order of Calculation in Rates Section.

Actual Loss Sustained

When Actual Loss Sustained (ALS) is selected as the coverage limit, repairs to or replacement of a customer's auto will be at retail or actual cost for covered comprehensive or collision losses. To be eligible for Actual Loss Sustained coverage, the Customers Auto Comprehensive and Collision limit maybe no less than \$120,000 per location.

RULE 54 DAMAGE TO GARAGE'S AUTOS

(Dealers and Service Operations)

Coverages Available

The following coverages may be purchased for the entire new and used auto inventories, the entire new auto inventory, or the entire used auto inventory. Partial new auto inventory coverage or partial used auto inventory coverage is not permitted.

Named Perils

Earthquake, external discharge or leakage of water; falling aircraft or spacecraft and its parts; fire or explosion; flood or rising waters; hail, malicious mischief and vandalism; riot or civil commotion; sinking, burning, collision or derailment of any conveyance transporting a covered auto; theft; and windstorm. Various deds are available on a per auto, per loss basis.

Comprehensive

Includes those coverages named above **plus** glass breakage, false pretense, damage caused by an elevator and many others. Various Deds are available on a per auto, per loss basis.

Collision

Various Deds are available on a per auto basis.

Location Types

- **Buildings**
- **Standard Open Lots** - An open parking storage lot enclosed on all sides by a metal cyclone fence at least six feet in height or enclosed on one or more sides by the walls of the building in combination with the prescribed fencing. All openings must securely locked when the lot is unattended.
- **Nonstandard Open Lots** - All open lot locations other than those described above as a "Standard Open Lot."
- **Miscellaneous Type Vehicles** - The value of the following types of vehicles must be kept **SEPARATE** from other autos at each location - Building Standard Open Lot or Non-Standard Open Lot, in order to charge the separate rate shown on the rate chart: ambulances, ash spreaders, bulldozers, compressors, dock trucks, fire department vehicles and apparatus (except PPA's,) funeral director flower autos, hearses, industrial trucks, lawn mowers, mobile homes, power shovels, railway station trucks, road graders, rollers, snowplows, street sprinklers, street flushers, street sweepers, street sprinklers, street flushers, tar spreaders, tractors (non-truck), tractor equipment and trench diggers.

Garage Types

- **Franchised Dealers**
 1. New PPAs, Trucks and Tractors
 2. New Heavy Equipment
 3. New Farm Equipment and Implements
 4. New Miscellaneous Vehicle
- **Non-Franchised Dealers**
 1. Used PPAs, Trucks and Tractors
 2. Used Heavy Equipment
 3. Used Farm Equipment and Implements
 4. Used Miscellaneous Vehicle

NOTE: A Coll Adjustment Factor applies to Franchised and Non-Franchised PPA (including light trucks) Dealers. *See Rates Section.*

- **Service Operations** that deal in incidental auto and/or miscellaneous vehicle sales.

- **Mobile Home Trailer and Commercial Trailer Dealers**

Rating Basis**Non-Reporting**

1. Each Named Insured should be advised to keep a record of the limit of protection at each location, and on an inventory ledger sheet or on a separate card attached to the ledger or inventory sheet.
2. The Agent and Named Insured should select new limits when needed. Remember that the limits should equal the highest expected inventory for the location(s) during the coming 12 months.
3. These methods of setting limits require that the Named Insured report only when a change is required. Monthly reports do not need to be sent to The ERIE.
4. The Named Insured is protected for the amount equal to the highest selected limit. The ERIE's rates **already reflect** an average inventory value of 70% of the highest expected inventory value. This compensates for normal fluctuations throughout the policy period.

Blanket Basis ([AGGJA](#))

(One Limit for All Locations)

For reinsurance purposes, follow the same per location procedures as the Non-Reporting Basis above. Use the total of the estimated inventory at **all locations** as the "All Locations" limit of protection to be shown on the Dec. The total limit of protection is available for a loss at any one location or simultaneous loss at more than one location.

Quarterly Reporting Basis ([AGGMA](#))

(Use only when a Dealer's inventory fluctuates **greatly** during the year.)

1. For each named location, the Named Insured must select limits of protection at least equal to the **highest expected inventory** valuation during the year.
2. On or before the 15th day of the 4th month following the effective date of the policy and every 3rd month thereafter, the Named Insured must send The ERIE a quarterly statement of the actual cash values of all covered autos at each location for the last day of each quarter. Quarterly Reporting Forms will be provided by The ERIE.

The limit of protection for each named location is an estimated value. An advance premium of 60% of this estimated (provisional) amount of insurance will be charged at the beginning of the policy period.

3. The actual cash premium for this insurance will be determined at the end of the policy period by determining the **average** value at each location. If the average value premium is less than the advance premium, the difference will be refunded. If the average value premium is greater than the advance premium, the Named Insured will be billed for the difference.
4. If the Named Insured decides to select a new inventory limit, the effective date of the change must be on the policy renewal date, not during the policy period.

Premium Calculation

Follow Order of Calculation in Rates Section.

RULE 55 OPTIONAL GARAGE COVERAGES**Use of Other Autos Coverage - Broad Form ([ANOB2](#))**

Liability coverage is extended without charge for use of other autos by a sole proprietor, any active partner or active executive officer (and their spouses). This is an ERIE Xtra Protection Feature.

This coverage may be purchased for relatives, employees, and Class 3 and 4 persons. Each additional person must be named on the App or Change Request. *See Rates Section.*

Broadened Customer Liability ([AGZB02](#))

(Dealers and Service Operations)

Liability coverage bought by the garage is primary for autos used by garage customers, up to the package limits selected. *See Rates Section.*

Broad Form Products ([AGBB01](#))

(Available To All Dealers And Service Operations)

This coverage provides PD Liability insurance for products with pre-existing defects, up to the same PD limit of the Garage Liability Package, with a \$250 Ded. *See Rates Section.*

Employee Benefits Liability Coverage ([AGBB04](#))

Cover damages suffered by any employee caused by the employer's negligence, error or omission in administering any employee benefit plan. *See Rates Section.*

Extended Reporting Period for Employee Benefits Liability ([AGBB05](#))

Provides unlimited duration to report claims for wrongful acts committed during the policy period. *See Rates Section.*

Consumer Dissatisfaction - "Lemon Law" ([AGZB01](#))

Eligibility--Franchised Dealers who are subject to the "lemon Law" may purchase coverage for liability arising from unintentional failure to comply with that law. Such Dealers include Dealers in all type of autos except those listed below.

- Motorcycles.
- Recreational vehicles (off-road vehicles, such as snowmobiles, direct bikes, golf-mobiles, dune buggies, etc.).
- Motor Homes.

"Lemon Law" Requirements--three unsuccessful repairs or loss of use for 30 business days within the shorter span of one year or the auto warranty.

Premium Determination *See Rates Section.*

Title Errors and Omissions ([AGBB02](#))

(Dealers Only)

This coverage provides protection for failing to specify the legal owner or loss payee on title papers. A policy aggregated limit of \$300,000 and a \$1,000 Ded apply. *See Rates Section.*

Dealer's Insurance Agents Errors and Omissions ([AGAB01](#))

(Dealers Only)

This coverage provides protection when a dealer's licensed insurance agent makes an error or omission when selling credit life insurance, credit disability insurance, credit accident and health insurance, or auto PD insurance. A policy aggregate limit of \$500,000 and a \$1,000 Ded per loss or suit apply. *See Rates Section.*

False Pretense ([AGBB03](#) only when no Comp is written)

This coverage pays for loss caused when a garage either parts with an auto because of trick, scheme or false pretext, or buys an auto from someone who does not have legal title to it. A limit of **\$100,000** (with whatever deductible is purchased on Comprehensive) is provided free of charge if the insured purchases Comprehensive coverage on garage autos. Higher limits of **\$125,000** and **\$150,000** are available. False Pretense Coverage may also be purchased at limits of **\$25,000**, **\$50,000** or **\$100,000** (without a deductible) on autos **not** insured by the ERIE for Comprehensive Coverage. *See Rates Section for rates for both situations.*

Dealer's Repair Costs (AGBB06)

(Franchised And Non-Franchised Dealers only)

This coverage pays the difference between the Dealer's cost of parts, materials and labor and the Dealer's normal price charged to customers for these items to repair both Dealer's own damaged autos, and customers' autos damaged (by other than faulty workmanship) in the Dealer's garage operations. *See Rates Section.*

Contingent Physical Damage Coverage on Autos Leased for One Year or more (AMMPF)

Primary Phy Dam coverages required by the one year (or more) lease agreement **must** be purchased by the lessee. The Dealer must be named as an Additional Insured on the lessee's policy. The Dealer must obtain a copy of the Dec or end't. making the Dealer an Additional Insured, or a copy of a Certificate of Insurance showing the Dealer as an Additional Insured. *See Rates Section*

Reimbursement for Legal Defense Expenses (AGAB02)

This coverage reimburses the garage owner for legal defense expenses from suits brought against them by customers and arising out of their products or work. Limits (per suit) of \$5,000, \$10,000 and \$25,000 are available.

Aggregate limits are \$10,000, \$20,000 and \$50,000 respectively. A \$1,000 Ded applies per suit. Rates and limits are as follows:

Limit per Suit	Aggregate Limit	Rate
\$5,000	\$10,000	\$100
\$10,000	\$20,000	\$250
\$25,000	\$50,000	\$500

Broadened Garage Liability (Defective Products and Faulty Work) (AGAL01)

This coverage pays for that portion of a loss to customers' autos arising out of the insured's faulty workmanship or defective product, which is not covered under *For Autos, Premises-Operations, Products-Completed Operations*. *See Rates Section.*

RULES 56 THRU 59 RESERVED FOR FUTURE USE**RULES 60 RATES AND FACTORS-TRUCK, TRACTOR, TRAILER**

See Rates Section.

RULES 61 RATES AND FACTORS-COMMERCIAL PASSENGER AUTO

See Rates Section.

RULES 62 RATES AND FACTORS-PUBLIC AUTO

See Rates Section.

RULES 63 RESERVED FOR FUTURE USE**RULES 64 RESERVED FOR FUTURE USE****RULES 65 RATES AND FACTORS GARAGE RATES**

See Rates Section

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RULE 35 LIABILITY DEDUCTIBLES**Property Damage (AMIB)**

A Deductible may be written for PD on commercially rated vehicles, in accordance with underwriting guidelines. This coverage is available for fleet, non-fleet, and garage business.

The deductible applies to the loss excluding claims expense. The minimum deductible is \$100.

Premiums are determined by applying the appropriate factor to the applicable NO DEDUCTIBLE PD premium. Deductible amounts are available as follows:

Liability Deductibles – Property Damage		
Deductible Per Accident	FACTORS	
	PD	CSL *
\$100	0.98	0.99
150	0.96	0.98
200	0.94	0.97
250	0.92	0.96
300	0.90	0.95
400	0.87	0.94
500	0.85	0.93
750	0.80	0.91
1,000	0.76	0.90
2,000	0.63	0.86
2,500	0.59	0.84
5,000	0.50	0.80
* Use CSL factors for Garage		

RULE 37 FLEET PLAN**Eligibility - Fleet Plan**

- Five or more powered vehicles of common ownership with Liability coverages or any five vehicles of common ownership with Phy Dam coverages are eligible. This includes vehicles leased for one year or more. Subsidiary interests are not eligible, unless the Insured is the majority owner of such interests.
- Unlicensed powered vehicles designed for highway use may be included to qualify as a Fleet.
- Trailers, semi-trailers or small utility trailers and non-powered snowplows may be included in a Fleet. These units may not be counted as a powered vehicle to qualify as a Fleet, except in the case of Phy Dam coverages.
- The following vehicles are **not** eligible for Fleet rating:
 - Vehicles owned by employees of the Named Insured.
 - Vehicles owned by partners or officers of a corporation (regardless of their use in the business of the Insured).
 - Vehicles leased or hired by the Insured on a short basis (less than one year).

Rating Procedures - Fleet Plan

These coverages are subject to this fleet rating plan: BI, PD, CSL, PIP, Comp, Coll.

Order of Calculation for Fleet Merit/Demerit**1. Calculate Average Loss Ratio.**

Calculate one loss ratio for each of the last five years by dividing the losses for each year by the earned premium for the same year. Then take the average of the five loss ratios.

If five years of loss ratios cannot be obtained, use a loss ratio of 63% for each missing year.

When a loss ratio for any year is more than 500%, it will be considered as caused by catastrophic losses. In such case, losses will be limited to five times the earned premium for that year, so the loss ratio will be 500% for that year.

Convert Average Loss Ratio to decimal format (i.e. 50% = .50).

2. Calculate the Untempered Factor using the Average Loss Ratio calculated in Step 1.
The Untempered Factor is determined using the formula:

$$((\text{Average Loss Ratio} + .10) / .63) - 1.$$

Round to two decimals.

3. Determine the Tempering Factor

Consideration will be given to the size of a fleet, as an indicator of predicting future losses based on prior experience.

The Tempering Factor will be chosen by reviewing the total number of vehicles insured in the experience period, not to exceed five years. Vehicles must be insured for a full policy term. The first nine months of the current policy year will be reviewed in determining the total number of insured vehicles for that year. The total number of vehicles insured in the experience period will be the "Number of Vehicle Years" to be used in determining the appropriate Tempering Factor.

Determine TEMPERING FACTOR from the chart based on "Number of Vehicle Years".

Tempering Factor Table	
Number of Vehicle Years	Tempering Factor
475 and over	1.00
430-474	0.95
385-429	0.90
340-384	0.85
300-339	0.80
265-299	0.75
228-264	0.70
195-227	0.65
165-194	0.60
138-164	0.55
113-137	0.50
90-112	0.45
70-89	0.40
53-69	0.35
38-52	0.30
25-37	0.25
15-24	0.20
8-14	0.15
5-7	0.10

4. Multiply Untempered Factor (Step 2) by Tempering Factor (Step 3). Round to two decimals and convert to percent (ie .103 = .10 = 10%).
5. Determine **Risk Characteristics** Modification.

Consideration will be given to the following factors to modify manual rates:

Risk Characteristics	
Risk Characteristics	Range of Modifications
OWNERSHIP - Degree of control exercised by owners, managers, etc. This includes cooperation with insurance company, adjusters, reporting firms, loss control and engineers.	+10% to -10%
EQUIPMENT - Age and condition of equipment, efficiency of owner-maintained repair and maintenance departments, frequency of equipment inspections.	+10% to -10%
SAFETY EQUIPMENT/SAFETY PROMOTION - Amount and types of safety equipment, safety courses, safety meetings.	+10% to -10%
DRIVERS - Age, training, prescreening and review of driving records.	+10% to -10%
GENERAL LOSS RATIO TREND - Improvement or deterioration of a risk over time.	+15% to -15%
NATURE OF LOSSES - Type of losses, including an examination of the degree of negligence.	+15% to -15%

6. Add Result of Step 4 to Result of Step 5 to determine final **Fleet Merit/Demerit**.

RULE 40 FEDERAL MOTOR CARRIER ACT OF 1980**Introduction (MCS 90/BMC 90) - Motor Carrier Act**

The Motor Carrier Act of 1980 prescribes that certain motor carriers must maintain minimum levels of financial responsibility in the form of a CSL of liability for BI and PD.

In addition, such motor carriers are subject to environmental restoration liability. Therefore, any motor carrier subject to the Motor Carrier Act of 1980 and under the jurisdiction of the United States Department of Transportation (DOT) or the Federal Interstate Commerce Commission (ICC) must have End't. Form MCS 90 attached to their policy. For motor carriers under ICC jurisdiction, End't. Form BMC 90 applies.

Applicability - Motor Carrier Act

This act applies to "for-hire" motor carriers operating motor vehicles that transport any kind of property in **interstate** or foreign commerce. Specifically included are "for-hire" and "private" motor carriers transporting hazardous materials, hazardous substances, or hazardous wastes in **interstate** or **intrastate** commerce.

EXCEPTION

This Act does not apply to the transportation of non-bulk oil, hazardous materials, substances or wastes in **intrastate** commerce.

Definitions - Motor Carrier Act

Environmental Restoration means restitution for the loss, damage or destruction of natural resources arising out of the accidental discharge, dispersal, release or escape into or upon the land, atmosphere, watercourse, or body of water of any commodity transported by a motor carrier. This shall include the cost of removal and the cost of necessary measures taken to minimize or mitigate damage or potential for damage to human health, the natural environment, fish, shellfish and wildlife.

In bulk - means carried in a hopper type vehicle, a cargo tank, or a portable tank, with a capacity in excess of 3,500 water gallons. It also means transportation of **any quantity** of explosives or poisonous gas.

Liability Limits Required - Motor Carrier Act

The following outlines the limits required for the various types of motor carriers:

1. All motor carriers who transport general freight (non-hazardous) **interstate** are required to carry a minimum liability limit of \$750,000.
2. All motor carriers, including private carriers (those who haul their own commodities), operating **intrastate** or **interstate** are required to carry a minimum liability limit of \$5,000,000 **only** if they transport certain very hazardous materials "in bulk".
3. All motor carriers, including private carriers, who operate **intrastate** or **interstate** transporting certain less hazardous materials are required to carry a minimum liability limit of \$1,000,000.

NOTE The following apply to 3. only

- A. To determine cargo capacity for types of cargo-carrying vehicles other than a hopper type vehicle, a cargo tank, or portable tank, apply the following formula:
 1. multiply the length by width by depth of the cargo carrying body (in feet).
 2. take the number of cubic feet from (1) and multiply it by 7.5.
 If the number obtained in (2) is equal to or greater than 3,500 cubic feet, the vehicle has a cargo carrying capacity considered "in-bulk".
- B. For **intrastate** transportation, this applies to the carrying of certain less hazardous material "in-bulk".
- C. For **interstate** transportation, this applies to the carrying of certain less hazardous material in **any** quantity.

4. All motor carriers, including private carriers, who operate **interstate** transporting any quantity of Class A or B explosives, any quantity of poison gas (poison A) or highway route controlled quantity radioactive materials as defined in 49 CFR 173.455 are required to carry a minimum liability limit of \$5,000,000.

RULE 41 NON-FLEET PLAN

Eligibility - Non-Fleet Plan

This plan is available to Commercial Automobile Non-Fleet policies insuring less than five powered truck-type or passenger-type vehicles for liability coverages.

Although not eligible to be counted to qualify for this plan, any premium modification can be applied to trailers.

Rating Procedures - Non-Fleet Plan

The following coverages are subject to this plan: BI, PD, CSL, PIP, Comp, Coll.

1. Determine **Risk Characteristics** Modification.

The total range of modifications under this Risk Characteristics rule will be limited to + or - 40%.

Consideration will be given to the following factors to modify manual rates:

Risk Characteristics	
Risk Characteristics	Range of Modifications
OWNERSHIP - Degree of control exercised by owners, managers, etc. This includes cooperation with insurance company, adjusters, reporting firms, loss control and engineers.	+10% to -10%
EQUIPMENT - Age and condition of equipment, efficiency of owner-maintained repair and maintenance departments, frequency of equipment inspections.	+10% to -10%
SAFETY EQUIPMENT/SAFETY PROMOTION - Amount and types of safety equipment, safety courses, safety meetings.	+10% to -10%
DRIVERS - Age, training, prescreening and review of driving records.	+10% to -10%
GENERAL LOSS RATIO TREND - Improvement or deterioration of a risk over time.	+15% to -15%
NATURE OF LOSSES - Type of losses, including an examination of the degree of negligence.	+15% to -15%

RULE 45 PIONEER COMMERCIAL AUTO POLICY**"Any Autos" Basis – Liability****Combination of Interests**

The term "**entity**" means an individual, partnership, corporation, unincorporated association, fiduciary (e.g., trustee, receiver, executor, or administrator) or group of co-fiduciaries. The term "**majority interest**" shall mean more than 50%.

A combination is permissible on a completely optional basis for:

- Any or all entities in each of which the same entity owns a majority interest. The controlling entity may also be included, and all such entities so combined must be named in the policy.
- Any or all entities where an entity owns a majority interest in another entity which in turn owns a majority interest in another entity.
- Husband and wife, including business and properties solely owned by either. Business and properties owned by either a husband and wife shall be treated as separate risks for rating purposes. Businesses and properties jointly owned by husband and wife shall be rated apart from those solely owned by either.

NOTE

For the above combinations, all minimum premiums shall apply as for a single risk.

Specified Auto Basis - All Coverages**Non-Owned Autos****Extended Coverage for Non-Owned Vehicles****Coverage for Physical Damage to Federal Vehicles (ANOLA)**

Coverage for Phy Dam may be purchased by employees of the United States government who use federal vehicles. Government employees can be held liable for Phy Dam done to these vehicles when such a vehicle is placed in their care, custody or control.

Coverage for Physical Damage to Federal Vehicles	
Comp	Coll
14	26

A \$100 Comp and \$250 Coll Deductible will apply.

RULE 46 PREMIUM DETERMINATION**Determine DISTANCE Traveled on a Regular Basis.**

Long Distance Hauling. (In excess of 300 mile radius, use comparable Truckers Rule 50 without reference to routes or endorsement.)

Determine CLASS According to Business Use

Class According to Business Use	
BUSINESS USE	CLASS
Ambulance Owners	Use Rule 48.
Anhydrous Ammonia Dealers, Distributors, Producers or Refiners	5
Ash & Garbage Removers or Refuse Haulers	3
Auto Dismantlers or Salvage Dealers	4
Coal, Coke or Wood Dealers	4
Coal Haulers	Use Rule 50.
Dump Truckers	Use Rule 50.
Emergency Fire Vehicles	Use Rule 48.
Farmers 3. Farm Tractors/Power Lawnmowers - Used for Custom Work	Use Rule 48.
Fertilizer Contractors	4
Fertilizer & Feed Dealers	4
Fire & Emergency Vehicles	Use Rule 48.
Fuel Dealers - NOT including gasoline, butane, propane & other liquified petroleum gases	4
Furniture Movers (for hire) Over 50 mile radius	Use Rule 50.
Garages, Service Stations, Body Shops or Repair Shops 2. Tow Trucks or Wrecker Services - NOT used incidental to Garage Operations	Use Rule 50.
Garbage Removers	3
Gasoline & Oil Dealers, Distributors, Producers, Refiners or Haulers Excluding Fuel Oil Trucks	5
Ice Cream Dealers 1. Retail - rolling stores	4
Law Enforcement Vehicles	Use Rule 48.
Loggers & Lumberers	4
Magazine or News Dealers Wholesale Delivery	7
Mining & Quarrying Operators Vehicles licensed for highway use	7
Mobile Home Movers (Toters)	Use Rule 50.
Musicians (Professional) Vehicles used to transport equipment & instruments	5
News or Magazine Dealers Wholesale Delivery	7
Newspaper Delivery – Retail (HO approval)	See below.
1. Delivery Vehicles	5
2. Service <7800 lbs.	6
3. Service >7800 lbs.	8
Newspaper Distributors – Wholesale (HO approval)	See below.

Class According to Business Use	
BUSINESS USE	CLASS
1. Delivery Vehicles	7
2. Service <7800 lbs.	6
3. Service >7800 lbs.	8
Oil & Gasoline Dealers, Distributors, Producers, Refiners or Haulers Excluding Fuel Oil Trucks	5
Police or other Law Enforcement Vehicles	Use Rule 48.
Political Subdivision (other than fire and police vehicles and ambulances)	Use Rule 48.
Refuse Haulers or Ash & Garbage Removers	3
Rolling Stores Vehicles equipped as stores	4
Salvage Dealers, Metal or Scrap Iron Dealers/Collectors	4
Sand & Gravel Dealers Trucks used to transport sand & gravel	7
Stores - NOT Otherwise Classified	See below
1. Retail Delivery	5
2. Wholesale Delivery	4
3. No Delivery	6/8
Tow Truck or Wrecker Services - NOT used incidental to Garage Operations	Use Rule 50.
Truckers - General (for hire) 2. Truckers over 50 mile radius	Use Rule 50.
Volunteer Fire Companies	Use Rule 48.
Wholesale Distributors of Goods or Products - NOT Otherwise Classified	4
Wrecker or Tow Truck Services - NOT used incidental to Garage Operations	Use Rule 50.
Wood, Coal or Coke Dealers	4

RULE 48 MISCELLANEOUS COMMERCIAL AUTOS**Farmers**

Farm Tractors/Power Lawnmowers - Used for **Custom Work**

Farm Tractors (*designed to pull farm implements*) and **Equipment** (*not including fixed or stationary implements which may be powered by a tractor*)

1. Liability

Liability	
Coverage	Rate
\$25/50 BI	10
25M PD	4

2. Physical Damage

Physical Damage	
Coverage	Rate per \$100 of Insurance
Fire *	0.15
Theft	0.05
Comp (Full)	0.45
Comp (\$50 deductible)	0.33
Collision	25% of local hauling premium applicable to Trucks, Trailers and Semi-Trailers

* Diesel powered vehicles - Deduct 15% of the Fire Rate.

Inland Marine coverage on a Named Perils basis may be available. Contact The ERIE's Personal Property or Commercial Property Underwriting Departments for acceptability.

Ambulance (ADBE01)**1. Liability** - Charge Class 3 medium local for trucks.

NOTE
Volunteer workers shall be excluded from coverage for bodily injury arising out of the use of an ambulance.

2. Physical Damage

Physical Damage		
Deductible	RATE PER \$100	
	Comp	Coll
No Deductible	2.45	-
50	1.75	2.81
100	1.40	2.50
150	1.26	2.39
200	1.19	2.29
250	1.12	2.08
500	0.91	1.56
1,000	0.77	1.04
2,000	-	0.94
2,500	-	0.87
5,000	-	0.73

Fire and Police Vehicles

1. Liability

a. Emergency Volunteers(ADBE01; Buy-back: ADZB02; ADZB03)

1) Bodily Injury Liability (ADBE01; Buy-back: ADZB03)

BI is excluded for emergency volunteers.

Buy-back coverage is available. Charge 25% of the total BI premium calculated for all motor vehicles owned by the Named Insured and operated by volunteers.

2) Personal Injury Protection(ADBE01; Buy-back: ADZB02)

Commercial Auto Policies will be endorsed to exclude PIP for emergency volunteers.

Buy-back coverage is available. Charge 25% of the total PIP premium calculated for all motor vehicles owned by the Named Insured and operated by volunteers.

b. Private Fire Fighting Vehicles

Autos of any type maintained by private concerns for fire fighting purposes will be charged Commercial Class 5 medium rates for trucks.

c. Government (federal, state or any political subdivision) and Law Enforcement Agencies

Rate as follows:

- 1) Ambulances - Charge Class 3 medium local for trucks.
- 2) PPAs - Charge CPA rates
- 3) Motorcycles (2 or 3 wheels) - Charge CPA rates
- 4) Political Subdivisions – Charge TTT as 6/8 based upon GVW; if the GVW of truck exceeds 21,000 lbs, apply the “Medium and Dump” Class Factors.
- 5) All Other Types
 - a) If stationed at headquarters, precincts or stations - Charge Class 5 medium local for trucks.
 - b) If **not** stationed at headquarters, precincts or stations - Rate according to the use of the vehicle.
 - c)

2. Physical Damage

a. Regular Use (Non-Emergency)

PPAs referred to in this rule are subject to regular PPA rules and rates unless otherwise indicated.

Other than PPAs may be rated in accordance with the formula under Rule 46 in the Commercial Auto Manual.

b. **Emergency Operations - Collision**

Authorized police vehicles equipped with red flashing or rotating lights and siren are subject to **twice** the coll premium determined above.

Fire Department vehicles are not subject to this rule.

c. **Fire Fighting Vehicles-Private or Governmental**

1) Private Passenger Autos

Private Passenger Autos	
Coverage	Rates
Comp	Charge 55% of CPA
Coll	Charge 65% of CPA

2) Ambulances - See **Ambulance - Physical Damage**

3) All Other Vehicles

All Other Vehicles				
Deductible	RATE PER \$100			
	Fire	Theft	Comp	Coll
No Deductible	0.15	0.05	0.45	-
50	0.11	0.04	0.33	0.57
100	0.09	0.03	0.26	0.50
150	0.09	0.03	0.23	0.48
200	0.08	0.03	0.22	0.46
250	0.07	0.02	0.21	0.42
500	0.06	0.02	0.17	0.32
1,000	0.05	0.02	0.14	0.21
2,000	-	-	-	0.19
2,500	-	-	-	0.18
5,000	-	-	-	0.15

d. **Police Vehicles-Private or Governmental**

1) Private Passenger Autos

Private Passenger Autos	
Coverage	Rates
Fire & Theft	PPA Rates
Comp	CPA Rate
Coll (<i>if not used regularly to answer emergency calls</i>)	CPA Rate
Coll (<i>if used regularly to answer emergency calls</i>)	2 times the CPA Rate

2) Ambulances - See **Ambulance - Physical Damage**

3) Motorcycles (2 or 3 wheels)

The price new shall be used to obtain a symbol. Refer to PPA Rule 27 for premium determination.

If these vehicles are used regularly to answer emergency calls, charge twice the Coll premium.

4) Other

All Phy Dam Coverages - Charge Class 5 local factors and premiums.

Driveaways And Haulaways**1. Driveaways**

Coverage for driveaway operations may be provided on a per auto, per driver or gross receipts basis.

Exceptions

- a. PPAs used for such purposes, charge CPA rate.
- b. **Auto Sales Agencies** insured under a Garage Policy are covered for **incidental** driveaway operations.

2. Haulaways

Refer to Rule 50.

Repossessed Autos - Finance Companies, Banks and Credit Unions only (AMQA2)**1. Liability Calculation**

- a. Base Rate per Repossessed Auto.
- b. Multiply by Increased Limit Factor from TTT rate pages.
- c. Multiply by Number of Repossessed Autos.
- d. Compare to Minimum Premium.

Liability Calculation			
Coverage	Limit	Rate per Repossessed Auto	Minimum Premium
BI	\$25/50	3	15
PD	25M	2	10
CSL	60M	5	25

2. **Physical Damage Calculation** - Charge Garage rates. Select a limit of protection according to the value of the estimated number of repossessed autos.

RULE 49 MISCELLANEOUS COVERAGES**Windstorm, Hail, Earthquake or Explosion - Physical Damage (AMNA1)****Premium Determination**

Charge \$.05 per \$100 of insurance.

Errors, Omissions & Interim Binder - Physical Damage (AMPA1)**Premium Determination**

The following annual rates apply for each \$100 of outstanding loans:

Errors, Omissions & Interim Binder – Physical Damage	
Outstanding Loans	Rates
First \$100,000	0.12
Next \$900,000	0.06
Over \$1,000,000	0.03

By the 15th of the first month after the end of each policy period, the Insured must furnish The ERIE with a statement of the total outstanding loans on all vehicles on the last business day of the previous year.

A minimum premium of \$25 per policy applies.

Conversion, Embezzlement and Secretion - Physical Damage (AMPB2)

Premium is a flat charge of \$3 per auto financed, subject to a minimum premium of \$300 for each twelve month period. The premium charge per auto is a minimum charge regardless of term of loan.

By the 15th of the first month after the end of each policy period, the Insured must furnish The ERIE a statement of the total number of autos financed during the preceding year.

RULE 50 TRUCKERS**Premium Determination – Truckers****1. Specified Auto Basis****Truckers over 50 mile radius**

- 1) 51-200 miles. Use Intermediate Class factors.
- 2) 201-300 miles. Use Long Class Factors.
- 3) Over 300 miles. Use the average premium for the highest-rated truckers zone and the lowest-rated truckers zone into or through which regular trips are made plus 20%.

Apply a minimum premium of Truckers Local plus 10% by size type for the highest-rated terminal city. Each route shall be rated separately, if specific routes are used.

Refer to the rule Truckers Zones - Over 300 Mile Radius.

2. Gross Receipts Basis (ANOGA5)**a. Eligibility**

- 1) A Named Insured which has been a Local Trucker for at least 15 months immediately preceding the effective date of the policy may be written on the gross receipts basis if it is comprised of 10 or more commercial autos or tractors which are used in such business.
- 2) A Named Insured whose principal business is trucking over a 50 mile radius and which has been in the trucking business (regardless of distance traveled) for at least 15 months immediately preceding the effective date of the policy may be written on the gross receipts basis if it is comprised of 5 or more trucks or tractors (used over a 50 mile radius), or not less than 10 commercial autos or tractors.

b. The policy shall cover the Named Insured with respect to all commercial autos, whether or not owned by the Named Insured, used in the trucking operations of the Named Insured, and may include coverage for either CPAs or employers' non-ownership liability coverage, or both.**c. Gross Receipts, for the purpose of this rule, shall mean the total amount to which the Named Insured is entitled for the shipment or transportation of property during the policy period. This definition shall apply whether shipment originates with the Named Insured or other carrier.****1) Gross Receipts shall include:**

- a) The total amount received from the rental of equipment, with or without drivers, to any person or organization not engaged in the business of transporting property for hire by motor vehicle.
- b) 15% of the total amount received from the rental of equipment, with or without drivers, to any person or organization engaged in the business of transporting property for hire by motor vehicle.

2) Gross receipts shall **not include:**

- a) the amount which the Named Insured pays to railroads, steamship lines, airline and other inter-line connecting motor carriers operating under their own State or Federal permits.
- b) Direct taxes on the shipper which the Named Insured collects as a separate item and remits directly to a governmental division.
- c) C.O.D. collections for cost of merchandise, including collection fees.
- d) Warehouse storage charges.
- e) Advertising revenue.

d. Rating

- 1) Named Insureds to be rated on a gross receipts basis must be referred to the Home Office on an application form signed by either the applicant or agent for determination of the rates and minimum premiums applicable to the gross receipts of the Named Insured.
- 2) A Named Insured which has been in business less than 15 months or one which principally operates trip-leased equipment shall be submitted to the Home Office.

- e. Premium
- 1) The rate per \$100 of gross receipts and the total gross receipts shall be determined in accordance with f) below.
 - 2) The advance premiums shall be determined by applying the rate per \$100 of gross receipts to the estimated total gross receipts for the policy period for all revenue producing units, including those trip-leased, and for rented equipment.
 - 3) The earned premium shall be determined in the same manner as the advance premium on the basis of the audited total gross receipts, whether or not collected, developed during the policy period.
 - 4) The annual minimum premium shall be 20% of the estimated annual premium.
- f. Subject to the foregoing rules, a policy on the Gross Receipts basis may be written as follows:
- 1) Obtain the following information to determine a gross receipts rate:
 - a) **Loss Experience** - The actual amount of BI and PD loss payments (including reserves carried on open claims) resulting from BI and PD claims occurring during each of the immediate past 5 years.
 - b) **Gross Receipts Data** - The total dollar volume of gross receipts collected by or accruing to the Named Insured for each of the same 5 years.
 - 2) This information can be submitted on either a calendar year basis or a policy year basis but must cover the immediate past 5 year period, if available, or as many years less than 5 as are available.
 - a) If submitted on a calendar year basis, the results since the close of the last calendar year must also be submitted as a separate item.
 - b) If submitted on a policy year basis and the last policy year has not expired, then the data covering the first 9 months of the present policy year and the 4 policy years preceding the present must be submitted.
 - 3) **Loss Experience**
 - a) The actual loss experience for the preceding 5 years, if available, shall be used.
 - b) If experience is not available for a full 5 year period, an arbitrary loss ratio of 55% will be used for each year that the actual loss experience is not available.
 - c) When a loss ratio for any 1 year exceeds 200%, it shall be treated as a **catastrophe loss** and shall be considered to have been 200% for the purpose of arriving at a 5 year average loss ratio.
 - 4) **Rating Procedure**
(For the purpose of this rule, BI and PD shall be treated as one coverage and the combined premiums and combined losses shall be used to determine a single loss ratio.)
 - a) Using the loss experience and gross receipts data as indicated, determine a 5 year loss ratio which would have resulted if the risk had paid a premium determined by using the "Base Rates" for each of the 5 years.
 - b) Apply the resulting loss ratio to the Merit-Demerit Table to determine the base rate modification factor.
 - c) Apply the base rate modification factor to the base rate to determine the rate.
 - 5) **Base Rates** (per \$100 of Gross Receipts)

Base Rates		
Regular Use	Not Over 100 Miles	Over 100 Miles
\$25/50 BI	2.94	3.93
25M PD	2.47	3.27
60M CSL	5.80	7.72

6) **Merit-Demerit Table**

Merit-Demerit Table		
5 Year Loss Ratio	Merit %	Demerit %
186 to 192 *		200
180 to 185		190
174 to 179		180
167 to 173		170
161 to 166		160
155 to 160		150
149 to 154		140
142 to 148		130
136 to 141		120
130 to 135		110
123 to 129		100
117 to 122		90
111 to 116		80
104 to 110		70
98 to 103		60
92 to 97		50
86 to 91		40
79 to 85		30
73 to 78		20
67 to 72		10
51 to 66	0	
41 to 50	10	
31 to 40	20	
21 to 30	30	
11 to 20	40	
0 to 10	50	

* For higher loss ratios, divide the 5 year loss ratio by 63 and subtract one. Multiply this by 100 and round to nearest 10%. This represents the demerit.

g. **Expiration Date - Until Cancelled**

A Gross Receipts Policy may be written to remain in force until cancelled by the Named Insured or The ERIE. When so written, the loss ratio shall be determined at the end of each 12 month period and the rates shall be modified with respect to the following 2 month period as provided by this rule.

3. **Cost of Hire Basis**

a. The policy shall cover the Insured for hired autos, trailers and semi-trailers used under contract in behalf of, or loaned to the Named Insured.

b. **Records**

1) The Insured shall keep a chronological record for each location of:

- The **number** and **type** of autos and trailers hired.
- The **names** of the **concerns** from whom the autos and trailers are hired.
- the **cost of hire** by type of auto and trailer. Hired semi-trailers equivalent to the number of owned tractors which are subject to 110% of the applicable rate shall not be included in the computation of cost of hire.
- the **wages** of all operators provided by the Named Insured for the operation of hired autos.

2) Such records shall be available to The ERIE upon request.

c. Premium

- 1) The rates per \$100 of charges incurred for **hired autos**, trailers and semi-trailers shall be 1/3 of 1% of the average specified auto rate for the risk applied to the total cost of hire for all such equipment used by the Insured in trucking operations (regardless of distance traveled). The average specified auto rate from which the cost of hire rate is to be obtained shall be determined by computing the applicable premium for all equipment owned and leased by the Insured and used in trucking operations, such premium to be divided by the number of power units, namely, trucks and tractors owned and leased by the Insured.
- 2) The **advance premium** shall be determined by applying the rate per \$100 of the cost of hire to the total amount estimated by the Insured during the policy period for the hire of autos and trailers for each location and class stated in the policy. Provided no great fluctuation in exposure is anticipated during the term of the policy, the advance premium at the inception of the policy may be considered the earned premium.
- 3) The **earned premium** shall be determined at the rates in force at inception of the policy, in the same manner as the advance premium on the basis of the total charges incurred for the hire of autos and trailers. If autos are hired without operators, the charges incurred for the hire of such autos shall include the wages of the operators of such autos, determined by including their actual remuneration, including commissions, bonuses, overtime wages and any other compensation, subject to an average weekly maximum of \$100 per employee.
- 4) **Minimum Premiums**

Minimum Premiums					
BI	PD		CSL		
\$25/50	\$10,000	\$25,000	\$35,000	\$50,000	\$60,000
14	5	6	20	21	21

4. Truckers Zone - Over 300 Mile Radius - Descriptions and Liability Premiums

Truckers Zones - Over 300 Mile Radius

Descriptions

Truckers Zone – Over 300 Mile Radius	
State and City	Truckers Zone
ALL STATES not listed below	4
ALABAMA, except Birmingham	4
ALABAMA, Birmingham & all terr. within 15 miles of city limits	3
ARKANSAS, except Memphis	4
CALIFORNIA, except Los Angeles and San Francisco	3
CALIFORNIA, Los Angeles and San Francisco and all terr. within 15 miles of limits of each	1
COLORADO, except Denver	4
COLORADO, Denver and all terr. within 15 miles of city limits	3
CONNECTICUT, except N.Y.C. and Providence	4
CONNECTICUT, N.Y.C. incl. twps. of Darien, Greenwich, New Canaan, Norwalk & Stamford in Fairfield County, CT	1
D.C. and all terr. within 15 miles of limits of D.C.	2
DELAWARE except Philadelphia, PA and D.C.	4
FLORIDA, except Jacksonville	4
FLORIDA, Jacksonville & all terr. within 15 miles of city limits	3
GEORGIA, except Atlanta and Chattanooga	4

Truckers Zone – Over 300 Mile Radius	
State and City	Truckers Zone
GEORGIA, Atlanta and all terr. within 15 miles of city limits	3
ILLINOIS, except Chicago and St. Louis	4
ILLINOIS, Chicago incl. all of Cook Co., except twp. of Barrington and Hanover; the twps. of Addison, Bloomingdale, Downers Grove, Lisle, Milton and York in Du Page Co.; and Calumet, Deerfield, Hobart, North, Shields, Waukegan and West Deerfield twps. in Lake Counties of IL and IN	2
INDIANA, except Chicago, Cincinnati & Louisville	4
KANSAS, except Kansas City	4
KANSAS, Kansas City incl. Kansas City, KA, Kansas City, MO, Mission and Shawnee twps. in Johnson Co., KA, Quindaro and Wyandotte in Wyandotte Co., KA, and, in MO, Gallatin in Clay Co.; Blue, Booking, and Washington in Jackson Co.; and May, Pettis and Waldron in Platte Co	2
KENTUCKY, except Cincinnati & Louisville	4
KENTUCKY, Louisville & all terr. within 15 miles of city limits	3
LOUISIANA	4
MARYLAND, except Baltimore and D.C.	4
MARYLAND, Baltimore and all terr. within 20 miles of city limits, incl. city of Annapolis	2
MASSACHUSETTS, except Boston & Providence	4
MASSACHUSETTS, Boston & all terr. within 25 miles of city limits	1
MICHIGAN, except Detroit	4
MICHIGAN, Detroit incl. Wayne Co. and all terr. in Macomb Co. south of and excluding the twps. of Lenox, Ray, and Washington; and, in Oakland Co., all terr. east of and excl. the twps. of Commerce, Novi and White lake and south of and excl. the twps. of Independence, Oakland and Orion	2
MINNESOTA, except Minneapolis-St. Paul	4
MINNESOTA, Minneapolis-St. Paul and all terr. within 15 miles of limits of these cities	3
MISSOURI, except Kansas City and St. Louis	4
MISSOURI, St. Louis & all terr. within 15 miles of city limits	2
NEW JERSEY, except N.Y.C. and Philadelphia	4
NEW YORK, except Albany, Buffalo and N.Y.C.	4
NEW YORK, Albany and all terr. within 15 miles of city limits incl. entire city of Schenectady	3
NEW YORK, Buffalo & all terr. within 20 miles of city limits	2
NEW YORK, N.Y.C. and all of Long Island, excl. Suffolk Co., Rockland, and Westchester Co. in New York; the twps. of Darien, Greenwich, New Canaan, Norwalk, and Stamford in Fairfield Co., CT; and Bergen, Essex, Hudson, Passaic, and Union Co. in NJ	1
OHIO, except Cincinnati, Cleveland, & Youngstown	4
OHIO, Cincinnati & all terr. within 15 miles of city limits	3
OHIO, Cleveland incl. all of Cuyahoga Co. and twp. of Willoughby in Lake Co	2
OHIO, Youngstown incl. all terr. up to and incl. twps. of Boardman, Canfield, Ellsworth, Jackson, and Springfield in Mahoning Co. and twps. of Brookfield, Howland, Lordstown, Vienna, and Warren in Trumbull Co., OH; and, in PA, the twps. of Big Beaver, Little Beaver, Mahoning, North Beaver, Pulaski, Taylor, and Union in Lawrence Co. and the twps. of Hickory and Shenango in Mercer Co.	3
OKLAHOMA, except Oklahoma City & Tulsa	4
OKLAHOMA, Oklahoma City and Tulsa and all terr. within 15 miles of city limits of each	3
OREGON	3
PENNSYLVANIA, except Philadelphia, Pittsburgh and Youngstown	4

Truckers Zone – Over 300 Mile Radius	
State and City	Truckers Zone
PENNSYLVANIA, Philadelphia & all terr. within 15 miles of city limits	1
PENNSYLVANIA, Pittsburgh incl. all of Allegheny Co. and twps. of Big Beaver, Brighton, Center, Chippewa, Darlington, Daugherty, Economy, Hopewell, New Sewickley, N. Sewickley, Potter, and S. Beaver in Beaver Co	2
RHODE ISLAND, except Providence	4
RHODE ISLAND, Providence & all terr. within 25 miles of city limits	2
TENNESSEE, except Chattanooga, Knoxville, Memphis, and Nashville	4
TENNESSEE, Chattanooga, Knoxville, Memphis, Nashville & all terr. within 15 miles of city limits of each	3
TEXAS, refer to Texas Auto Casualty Manual	
VIRGINIA, except D.C.	4
WASHINGTON	3
WISCONSIN, except Milwaukee and Minneapolis-St. Paul	4
WISCONSIN, Milwaukee & all terr. within 15 miles of city limits	3

Liability Premiums

Liability Premiums by Truckers Zone				
Coverage	Truckers Zone			
	1	2	3	4
\$25/50 BI	1332	953	758	575
\$25M PD	632	457	360	273
\$60M CSL	2135	1530	1213	921

Liability Premiums by Average Truckers Zone				
Coverage	Average Truckers Zone			
	1 & 4	2 & 4	3 & 4	1 & 3
\$25/50 BI	954	764	667	1045
\$25M PD	453	365	317	496
\$60M CSL	1528	1226	1067	1674

Bobtail and Deadhead Operations (ACGE6)**Premium Determination**

1. **Liability** - Charge truckers local-light or medium. If it is a tractor, the trailer is included.
2. **Physical Damage** - Charge for applicable distance traveled-local, intermediate or long.

Trailer Interchange Agreement (ADBB03)**Premium Determination**

1. Determine, as of the effective date of the Trailer Interchange Agreement, the exact number of owned, insured tractors.
2. Determine, as of the effective date of the Trailer Interchange Agreement, the exact number of owned, insured trailers.
3. Compare the number of owned, insured tractors to the number of owned, insured trailers.
 - a. If the number of trailers is equal to or exceeds the number of tractors, NO specific per tractor charge is imposed. Only an annual minimum premium charge of \$25 for each Trailer Interchange Agreement is required.
 - b. If the number of tractors should exceed the number of trailers, an annual rate for each excess tractor is imposed upon each Insured Trailer Interchange Agreement.
4. Trailer Interchange Legal Liability Rates

Trailer Interchange Legal Liability Rates		
Deductible	Comp Rate	Coll Rate
\$100	10	-
250	9	43
500	7	34
1,000	6	24
2,000	-	22
5,000	-	18

For each Trailer Interchange Agreement where the number of tractors exceeds the number of trailers, multiply the Comp and Coll rates for the appropriate Deductible by the Limit of Liability and divide each number by 1,000. Add the Comp rate to the Coll rate and multiply by the number of excess tractors to determine the final annual premium.

At the policy's expiration date, determine any additional premium charge due (if the number of owned, insured tractors has increased when compared to the number of owned, insured trailers).

Upon renewal of the policy, the advance premium charge for ongoing coverage of a Trailer Interchange Agreement will be based on the number of owned, insured tractors in relation to the number of owned, insured trailers as of the renewal date.

RULE 60 RATES AND FACTORS - TRUCK, TRACTOR, TRAILER**UM/UIM Rates – TTT**

All vehicles (Including Non-Owned) Per Vehicle or Tag

UM/UIM Rates - TTT								
Limit	UM BI	UIM BI	Limit	UM PD	UIM PD	Limit	UM CSL	UIM CSL
\$1,000/1,500	101	236	\$1,500M	22	10	\$1,500M	108	239
1,500/1,500	102	241	2,000M	24	12	2,000M	112	251
1,000/2,000	102	241	2,500M	24	12	2,500M	115	259
2,000/2,000	107	250	3,000M	25	12	3,000M	120	267
1,000/2,500	104	245	5,000M	28	14	5,000M	131	292
2,500/2,500	110	258						
1,000/3,000	107	250						
1,500/3,000	109	255						
3,000/3,000	113	265						
1,000/5,000	113	265						
2,500/5,000	116	274						
5,000/5,000	122	286						

Increased Limit Factors – BI, PD & CSL - TTT

Increased Limit Factors – BI, PD & CSL – TTT					
BI		PD		CSL	
Limit	Factor	Limit	Factor	Limit	Factor
\$1,000/1,500	2.10	\$1,500M	1.38	\$1,500M	1.77
1,500/1,500	2.20	2,000M	1.45	2,000M	1.85
1,000/2,000	2.34	2,500M	1.51	2,500M	1.91
2,000/2,000	2.44	3,000M	1.56	3,000M	1.97
1,000/2,500	2.39	5,000M	1.74	5,000M	2.15
2,500/2,500	2.52				
1,000/3,000	2.44				
1,500/3,000	2.48				
3,000/3,000	2.58				
1,000/5,000	2.58				
2,500/5,000	2.66				
5,000/5,000	2.78				

Class Factors - Intermediate & Long Trucker - Trucks - TTT

Class Factors – Intermediate & Long Trucker – Trucks – TTT				
Type of Truck	Liability	PIP	Other Than Coll	Coll *
Light & Dump (Up to 10M GVW)	1.60	1.00	1.18	1.23
Medium & Dump (10-21M GVW)	2.68	1.00	1.86	1.93
Heavy & Dump (21-45M GVW)	3.35	1.00	1.86	1.93
Extra-Heavy & Dump (Over 45M GVW)	4.12	1.00	1.98	2.07
*For Dump (other than gravity-fed) & Mix-in Transit Trucks, add .50 factor points to Coll class factor.				

Class Factors - Intermediate & Long Trucker - Tractors - TTT

Class Factors – Intermediate & Long Trucker – Tractors – TTT				
Type of Tractor	Liability	PIP	Other Than Coll	Coll
Heavy (Up to 45M GCW)	3.71	1.00	2.07	2.15
Extra-Heavy (Over 45M GCW)	4.89	1.00	2.07	2.15

RULE 61 RATES AND FACTORS - COMMERCIAL PASSENGER AUTO**UM/UIM Rates – CPA**

All vehicles (Including Non-Owned) Per Vehicle or Tag

UM/UIM Rates – CPA								
Limit	UM BI	UIM BI	Limit	UM PD	UIM PD	Limit	UM CSL	UIM CSL
\$1,000/1,500	85	242	\$1,500M	19	10	\$1,500M	98	188
1,500/1,500	88	246	2,000M	20	12	2,000M	102	196
1,000/2,000	88	246	2,500M	20	12	2,500M	106	203
2,000/2,000	91	257	3,000M	22	12	3,000M	109	210
1,000/2,500	90	253	5,000M	24	14	5,000M	119	228
2,500/2,500	94	265						
1,000/3,000	91	257						
1,500/3,000	92	262						
3,000/3,000	97	272						
1,000/5,000	97	272						
2,500/5,000	100	280						
5,000/5,000	104	294						

Increased Limit Factors – BI, PD & CSL - CPA

Increased Limit Factors – BI, PD & CSL – CPA					
BI		PD		CSL	
Limit	Factor	Limit	Factor	Limit	Factor
\$1,000/1,500	2.10	\$1,500M	1.38	\$1,500M	1.77
1,500/1,500	2.20	2,000M	1.45	2,000M	1.85
1,000/2,000	2.34	2,500M	1.51	2,500M	1.91
2,000/2,000	2.44	3,000M	1.56	3,000M	1.97
1,000/2,500	2.39	5,000M	1.74	5,000M	2.15
2,500/2,500	2.52				
1,000/3,000	2.44				
1,500/3,000	2.48				
3,000/3,000	2.58				
1,000/5,000	2.58				
2,500/5,000	2.66				
5,000/5,000	2.78				

Deductible Factors - CPA

Deductible Factors - CPA		
Deductible	Comp	Coll
\$250	0.75	1.00
500	0.58	0.86
1,000	0.48	0.65
1,500	0.38	0.52
2,000	0.30	0.45
2,500	0.26	0.41
5,000	0.18	0.35
10,000	0.15	0.24

RULE 62 RATES AND FACTORS - PUBLIC AUTO**UM/UIM Rates – PUB**

All vehicles (Including Non-Owned) Per Vehicle or Tag

UM/UIM Rates – PUB								
Limit	UM BI	UIM BI	Limit	UM PD	UIM PD	Limit	UM CSL	UIM CSL
\$1,000/1,500	82	242	\$1,500M	19	10	\$1,500M	97	194
1,500/1,500	83	248	2,000M	20	12	2,000M	102	202
1,000/2,000	83	248	2,500M	20	12	2,500M	105	208
2,000/2,000	86	258	3,000M	22	12	3,000M	109	217
1,000/2,500	84	252	5,000M	24	14	5,000M	119	235
2,500/2,500	89	265						
1,000/3,000	86	258						
1,500/3,000	88	263						
3,000/3,000	91	273						
1,000/5,000	91	273						
2,500/5,000	94	281						
5,000/5,000	99	295						

Increased Limit Factors – BI, PD & CSL - PUB

Increased Limit Factors – BI, PD & CSL - PUB					
BI		PD		CSL	
Limit	Factor	Limit	Factor	Limit	Factor
\$1,000/1,500	2.10	\$1,500M	1.38	\$1,500M	1.77
1,500/1,500	2.20	2,000M	1.45	2,000M	1.85
1,000/2,000	2.34	2,500M	1.51	2,500M	1.91
2,000/2,000	2.44	3,000M	1.56	3,000M	1.97
1,000/2,500	2.39	5,000M	1.74	5,000M	2.15
2,500/2,500	2.52				
1,000/3,000	2.44				
1,500/3,000	2.48				
3,000/3,000	2.58				
1,000/5,000	2.58				
2,500/5,000	2.66				
5,000/5,000	2.78				

RULE 65 RATES AND FACTORS – GARAGE**UM/UIM Rates (Dealers Only) - GAR**

Per Tag

UM/UIM Rates (Dealers Only) - GAR								
Limit	UM BI	UIM BI	Limit	UM PD	UIM PD	Limit	UM CSL	UIM CSL
\$1,000/1,500	101	284	\$1,500M	29	17	\$1,500M	123	252
1,500/1,500	102	290	2,000M	30	17	2,000M	128	264
1,000/2,000	102	290	2,500M	32	18	2,500M	132	271
2,000/2,000	107	303	3,000M	33	18	3,000M	136	281
1,000/2,500	104	296	5,000M	36	20	5,000M	150	307
2,500/2,500	110	311						
1,000/3,000	107	303						
1,500/3,000	109	308						
3,000/3,000	113	319						
1,000/5,000	113	319						
2,500/5,000	116	330						
5,000/5,000	122	345						

Increased Limit Factors - Package Liability – GAR

Used for Dealers, Service Operations, and Use of Other Autos Coverage - Broad Form

Increased Limit Factors – Package Liability – GAR			
Split Limit	Factor	CSL Limit ¹	Factor
\$1,000/1,500/500	1.35	\$1,500M	1.37
1,000/1,500/1,000	1.36	2,000M	1.43
1,000/1,500/1,500	1.37	2,500M	1.48
1,500/1,500/500	1.38	3,000M	1.52
1,500/1,500/1,000	1.39	5,000M	1.66
1,500/1,500/1,500	1.39		
1,000/2,000/500	1.38		
1,000/2,000/1,000	1.38		
1,000/2,000/1,500	1.39		
1,000/2,000/2,000	1.40		
2,000/2,000/500	1.43		
2,000/2,000/1,000	1.43		
2,000/2,000/1,500	1.44		
2,000/2,000/2,000	1.45		

¹ Apply the CSL Increased Limit Factor to the \$100/300/100 Liability Package Rates.

Maximum Limit Factors - Damage to Customers' Autos - GAR

Maximum Limit Factors – Damage to Customers' Autos - GAR		
Maximum Limit Per Location	Named Perils & Comprehensive	Collision
\$250,000	16.07	18.48
300,000	18.72	21.57
350,000	21.32	24.62
400,000	23.90	27.62
450,000	26.40	30.60
500,000	28.90	33.57
600,000	33.90	39.52
700,000	38.90	45.38
800,000	43.60	51.05
900,000	48.30	56.52
1,000,000	52.90	61.67
1,500,000	71.50	82.30
2,000,000	83.70	97.60
2,500,000	92.30	107.90
3,000,000	98.90	117.00
3,500,000	104.00	123.80
4,000,000	107.90	129.00
4,500,000	111.00	132.67
5,000,000	113.36	135.00

Rating Limit Factors – Damage to Customers' Autos – Actual Loss Sustained – GAR

Rating Limit Factors – Damage to Customers' Autos – Actual Loss Sustained – GAR		
Rating Limit per Location	Named Perils & Comprehensive	Collision
\$250,000	20.09	23.10
300,000	23.40	26.96
350,000	26.65	30.78
400,000	29.88	34.53
450,000	33.00	38.25
500,000	36.13	41.96
600,000	42.38	49.40
700,000	48.63	56.73
800,000	54.50	63.81
900,000	60.38	70.65
1,000,000	66.13	77.09
1,500,000	89.38	102.88
2,000,000	104.63	122.00
2,500,000	115.38	134.88
3,000,000	123.63	146.25
3,500,000	130.00	154.75
4,000,000	134.88	161.25
4,500,000	138.75	165.84
5,000,000	141.70	168.75

State:	District of Columbia	Filing Company:	Erie Insurance Exchange
TOI/Sub-TOI:	20.0 Commercial Auto/20.0002 Garage		
Product Name:	CA 4-1-17 Rate Rule and Form Revision		
Project Name/Number:	CA 4-1-17 Rate Rule and Form Revision/DCA3.1-3745		

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	na
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (P&C)
Comments:	
Attachment(s):	CA Rate-Rule Filing Certification.pdf DC CA Filing_4-1-17.pdf
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	na
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	na
Attachment(s):	
Item Status:	
Status Date:	

DISTRICT OF COLUMBIA

DEPARTMENT OF INSURANCE SECURITIES & BANKING

INSURANCE RATE AND RULE FILING CERTIFICATION

A. Name of company or rating organization and mailing address

ERIE INSURANCE EXCHANGE
100 Erie Insurance Place
Erie, PA 16530

B. Date of Filing 11/4/2016

C. Line of Business Commercial Auto Proposed Effective Date 4/1/2017

Notes: _____ A Premium Survey Form must be attached to every private passenger auto filing

_____ All information shall be for the District of Columbia only, unless otherwise specified

_____ Provide a filing memorandum which fully states the purpose of the filing

D. Is this an independent filing X or a "me too" filing _____ or a filing related to the approved
filing of a rating organization _____ ?

If not an independent filing, specify approval date and reference number (if applicable) of the related filing

E. List all rate level changes for the District of Columbia policies for the last five years:

Effective Date	Overall Rate Level Change
<u>6/1/2008</u>	<u>1.40%</u>
<u>1/1/2010</u>	<u>0.00%</u>
<u>6/1/2011</u>	<u>0.00%</u>
<u>1/1/2012</u>	<u>0.00%</u>
<u>1/1/2013</u>	<u>0.00%</u>

F. Show the change in the number of policies in force in the District of Columbia over the last five years:

Mandatory

Number of Policies in Force (as December 31st)

	Voluntary		Assigned	Grand	Percent
	<u>New</u>	<u>Renewal</u>	<u>Risk</u>	<u>Total</u>	<u>Growth</u>
5th Prior Year				201	6.3%
4th Prior Year				215	7.0%
3rd Prior Year				236	9.8%
2nd Prior Year				253	7.2%
1st Prior Year				276	9.1%

G. Show the maximum and minimum rate level effect of this filing by coverage. These effects shall illustrate the maximum increase (or smallest decrease) and minimum increase (or largest decrease), which will result to any one insured from the proposed changes to rates and/or rating factors.

See Rate/Rule Filing Schedule

The calculation of these effects shall be: the proposed change in the base rate, times the maximum (or minimum) change to each rating factor affecting coverage.

PERCENTAGE RATE LEVEL CHANGES

<u>COVERAGE</u>	<u>TTT</u> <u>MIN</u>	<u>TTT</u> <u>MAX</u>	<u>CPA</u> <u>MIN</u>	<u>CPA</u> <u>MAX</u>	<u>PUB</u> <u>MIN</u>	<u>PUB</u> <u>MAX</u>	<u>GARAGE</u> <u>COVERAGES</u>	<u>GAR</u> <u>MIN</u>	<u>GAR</u> <u>MAX</u>
BODILY INJURY	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	DEALER LIAB	0.0%	0.0%
PROPERTY DAMAGE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	DEALER PIP	0.0%	0.0%
COLLISION	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	DEALER UM	0.0%	0.0%
COMPREHENSIVE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	SERV OP LIAB	0.0%	0.0%
UNINSURED MOTORISTS *	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	DTCA NP	0.0%	0.0%
COMBINED SINGLE LIMIT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	DTCA COMP	0.0%	0.0%
PERSONAL INJURY PROT.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	DTCA COLL	0.0%	0.0%
ALL	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	DTGA NP	0.0%	0.0%
							DTGA COMP	0.0%	0.0%
							DTGA COLL	0.0%	0.0%

* includes underinsured motorists

H. Please provide information on the actuarial supporting data:

(1)	Calendar Year	_____	Basic Limits	_____
	Accident Year	_____	Total Limits	_____
	Policy year	_____		
	Other (Specify)	_____		

If total limits data has been provided, specify the part of the filing that illustrates how large losses have been considered.

(2) All rate filings shall mathematically consider investment income, pursuant to D.C. Code Section 31-2703(6), 2001 Edition (as amended).
Specify the part of the filing which mathematically determines investment income:

(3) Please provide a chart showing the number of earned exposures for each coverage and each year of experience.

(4) Please provide a chart showing the actual written premium by coverage, which was used to calculate the overall percentage rate change.

I. The following data for the District of Columbia should be submitted from page 15 of the Annual Statement for the most recent two years.

MOST RECENT YEAR (2015)

<u>COVERAGE</u>	<u>DIRECT PREMIUMS</u>		<u>DIRECT LOSSES</u>	
	<u>WRITTEN</u>	<u>EARNED</u>	<u>PAID</u>	<u>INCURRED</u> <u>INCL ALAE</u>
CSL	610,816	590,878	86,875	161,809
BODILY INJURY	31,793	36,202	0	7,500
PROPERTY DAMAGE	17,177	18,749	9,545	10,895
GARAGE LIABILITY	61,964	56,799	16,486	19,986
UNINSURED MOTORIST	257,474	247,935	210,138	276,295
PERSONAL INJURY PROTECTION	39,944	39,621	138,125	154,725
OTHER LIABILITY	200	200	0	0
TOTAL LIABILITY	1,019,368	990,382	461,169	631,209
COLLISION	233,250	231,206	109,203	65,796
COMPREHENSIVE	96,676	96,133	40,699	48,394
OTHER PHYSICAL DAMAGE	11,533	10,645	8,703	5,742
TOTAL PHY DAM	341,459	337,985	158,605	119,932
TOTAL ALL COVGS	1,360,827	1,328,367	619,775	751,141
Underwriting Income/Earned Premium	421,475,312			

PRIOR YEAR (2014)

<u>COVERAGE</u>	<u>DIRECT PREMIUMS</u>		<u>DIRECT LOSSES</u>	
	<u>WRITTEN</u>	<u>EARNED</u>	<u>PAID</u>	<u>INCURRED</u>
CSL	604,737	597,084	238,472	152,698
BODILY INJURY	37,967	39,258	0	0
PROPERTY DAMAGE	18,488	19,579	3,596	3,896
GARAGE LIABILITY	54,659	55,780	23,203	11,229
UNINSURED				
MOTORIST	251,808	245,972	11,280	11,440
PERSONAL INJURY				
PROTECTION	41,384	40,477	16,615	6,059
OTHER LIABILITY	235	215	0	0
TOTAL LIABILITY	1,009,278	998,365	293,166	185,322
COLLISION	241,470	223,315	77,553	80,286
COMPREHENSIVE	99,962	94,133	63,211	34,421
OTHER PHYSICAL				
DAMAGE	9,911	9,478	2,195	3,495
TOTAL PHY DAM	351,343	326,926	142,960	118,203
TOTAL ALL COVGS	1,360,621	1,325,290	436,126	303,525
Underwriting Income/Earned Premium		378,599,716		

AS AN AUTHORIZED REPRESENTATIVE OF THIS COMPANY OR RATING ORGANIZATION,
I HEREBY CERTIFY THAT TO THE BEST OF MY KNOWLEDGE AND BELIEF THE
ATTACHED FILING COMPLIES WITH ALL APPLICABLE LAWS, REGULATIONS, AND
BULLETINS OF THE DISTRICT OF COLUMBIA.

Lawrence Wang

NAME OF AUTHORIZED REPRESENTATIVE


SIGNATURE

Actuarial Analyst II

TITLE

(800) 458-0811, ext. 5760

TELEPHONE NUMBER

DISTRICT OF COLUMBIA COMMERCIAL AUTO AND GARAGE FILING

This filing includes revisions to miscellaneous coverages, effective April 1, 2017.

False Pretense Coverage

False Pretense coverage is a garage coverage which provides protection from parting with an owned auto because of a trick, scheme or false pretext, or from acquiring an auto from someone who does not have legal title to it. We currently provide a limit of \$25,000 (with whatever deductible is purchased on Comprehensive) free of charge if the insured purchases Comprehensive coverage on garage autos. Higher limits of \$50,000 or \$100,000 are available.

We hereby file to increase the minimum available limits for this coverage to \$100,000 if the insured purchases Comprehensive coverage on garage autos. In addition, the insured has the option of purchasing higher limits of \$125,000 or \$150,000 if they purchase Comprehensive coverage. Our Companywide calendar-year loss experience for this coverage has been good with a 13.5% loss ratio.

The current limits of \$25,000, \$50,000 and \$100,000 if the insured does not purchase Comprehensive coverage are not affected by this change.

If the insured purchases Comprehensive coverage on garage autos, the rates are being revised as shown in the following table:

Limit	Present	Proposed
	Rate per \$100 of Inventory	Rate per \$100 of Inventory
\$25,000	Incl	N/A
\$50,000	0.05	N/A
\$100,000	0.10	Incl
\$125,000	N/A	0.05
\$150,000	N/A	0.10

PD and CSL Liability Deductible Factor Changes

Based on a loss elimination ratio study of our current Property Damage Liability Deductible pricing, we are increasing our factors. The study consists of determining indicated factors for each deductible based on the amounts that would be eliminated from our loss payments for the deductible. For the higher deductibles, where we had limited exposure, we based the proposed factors on the lower deductibles while considering that the implied rate should decrease marginally as the deductible amount increases.

The overall effect of this change is negligible. The tables below show the present and proposed factors. Please note that the Liability – Single Limit factors reflect that the deductible is only for the Property Damage portion of Single Limit coverage.

Deductible Per Accident	Liability – Property Damage			Liability – Combined Single Limit*		
	Present Factor	Proposed Factor	% Change	Present Factor	Proposed Factor	% Change
\$100	.89	.98	+10%	.95	.99	+4%
150	.86	.96	+12%	.93	.98	+5%
200	.84	.94	+12%	.92	.97	+5%
250	.81	.92	+14%	.91	.96	+5%
300	.79	.90	+14%	.90	.95	+6%
400	.76	.87	+14%	.88	.94	+7%
500	.73	.85	+16%	.87	.93	+7%
750	.69	.80	+16%	.85	.91	+7%
1,000	.64	.76	+19%	.82	.90	+10%
2,000	.52	.63	+21%	.76	.86	+13%
2,500	.49	.59	+20%	.75	.84	+12%
5,000	.41	.50	+22%	.71	.80	+13%

* Use Liability Combined Single Limit factors for Garage.

Please contact Lawrence Wang at (814) 570-5760 for additional documentation.